台退休金告急

民進黨當局無力開源 粗暴大砍民眾福利

香港文匯報訊 綜合台灣媒體報道,今年4月,台灣宣佈正式邁入高 齡社會,一波持續10到15年、規模前所未有的退休潮接踵而至。退休 潮意味着生產力短缺等諸多問題,但對台灣來說,最火燒眉毛的是缺 錢,據台當局測算,用於支付各行業退休金的保障基金將在幾年內破 產。台灣經濟不振,民進黨當局無力開源,只能簡單粗暴地大砍民眾退 休金。

技台灣媒體報道,台灣四大公營企業台糖、台水、台電及中油員工老齡化嚴 重,其中台糖員工均齡高達52.5歲。從 2016年到2023年,這四家公司預計將退休 1.2萬人。教育界同樣是「老前輩」居多。

僅三成受訪者財力可撐到80歲

據統計,台灣地區2017學年大專校院專 任教師年齡大多集中在50至54歲,年齡超 過50歲者佔全體教師的比率高達54%,較 2001學年增加36.1個百分點。公職人員退 休人數逐年升高。1996年,公職人員僅有 2,700餘人退休,2015年以後每年退休人數 超過萬人。照此速度,台灣退休公職人員 總數每年將增加近10%。

去年,攸關全台750萬勞工權益的台灣 勞保基金,提前出現收支逆差現象:1,000

萬加保勞工中,有200多萬人已達請領資 格,請領老年給付人數不斷增加。

調查顯示,島內社會對退休潮來臨的最 大擔憂就是經濟問題,不論是勞工還是公 職人員,都面臨退休金嚴重縮水甚或破產 危機。

台灣對軍人、公職人員、教師、勞工分 別設有保障基金。據台當局報告指出,軍 保基金預計在2019年破產;勞保基金預計 2027年破產;教保基金預計2028年破產; 公保基金2030年破產。

以勞保基金為例,台灣政治大學風險與 保險學系特聘教授黃泓智認為,2027年基 金就會用罄,當年度將開始出現高達2,051 億元 (新台幣,下同) 的負債,若累積到 2064年,負債將高達45萬億元。

調查發現,50歲到80歲的台灣人,逾五



成人靠儲蓄和退休金養老。當退休金縮水 已成定局,僅有三成島內受訪者相信,自 己的財力可以支撐用到80歲

專家倡提前做好養老計劃

要避免退休基金破產,無非開源與節流 兩個方法。台灣經濟不振,民進黨當局又 熱衷政治鬥爭,經濟上力求推開大陸市 場,開源既然無能,就只剩節流一途了。

台當局日前頒佈新規,簡單粗暴地大砍

員。大環境如此,民眾唯有自求多福,提 前做好養老計劃尤其是經濟規劃。 黄泓智提醒,未來台灣人面臨的養老期

傳統藍營支持者軍公教階層的退休金,對

象包括所有已退休和將退休的軍公教人

及空巢期將比預期還久,民眾應具備完善 的退休準備意識與策略,建議可以利用增 加自提退休準備金及商業保險來因應未來 醫療和長期照護需求費用的增加,不致因 準備金不足而讓老年生活困頓無依。

香港文匯報訊 據《成都商報》報 道,現年62歲的台灣商人劉震國, 早年在四川成都經商期間,機緣巧合 下提攜了下屬王英。王對於劉的知遇 台 之恩一直心存感激,兩年多前意外得 商 知劉患上認知障礙症(俗稱老人癡 , 遭家人拋棄流落成都街頭後 , 便默默照顧對方。後來經成都市台 辦、成都市台灣同胞投具正不過日本 助,劉震國於本周二獲安排回台,王 英到機場含淚相送。

多年前王英剛畢業不久,便在成都 一家保險公司擔任銷售員,而劉震國 當時正是保險公司的總顧問。因工作 繁忙,王英不久就患上胃病、頸椎病 等「都市病」,並萌生了轉工的想 法,劉震國得知後,便讓王轉職內 - 勤,王英對此十分感激。

2016年5月,王英在街上意外撞見 頭髮凌亂的劉震國,當時對方不但身 無分文,記憶力變差,更被房東趕了 出來。王英之後便開始照顧劉震國的 **井**尺 起居飲食,可惜劉震國情況愈來愈 羊,2017 年確診患上了老人寢早。 差,2017年確診患上了老人癡呆 因 縱使負擔很重,王英仍不離不棄。

得知劉震國情況後,成都市台辦及 成都市台協曾通過聯繫台灣負責兩岸 事務的機構,成功找到了劉震國在台 親人,對方卻以種種原因拒絕將其接 2 回。

> 今年5月底,台北一家福利機構終 於表示願意安置劉震國,本周二劉震 國回到了台灣。

> 「有時候,我自己都不理解。」在 機場揮淚送別劉震國,王英説道。

跨境電騙逾700萬 15 台籍被告珠海獲刑

中級人民法院昨日依法對葉清順等23人跨境電 信詐騙案進行公開宣判。其中,葉清順等15名 被告人為台灣地區居民。

法院經審理查明,2015年7月至2016年3月 間,葉清順夥同李霽財(另案處理)在馬來西亞 吉隆坡投資組建兩個電信詐騙團夥,冒充電信部 門或司法部門工作人員,虛構事實,騙取被害人 將資金轉入詐騙團夥賬號內,共計人民幣786萬 餘元。此外,該團夥運行VOS網絡電話平台群

法院認為,被告人葉清順等23人以非法佔有 為目的,夥同他人,虛構事實,利用撥打電話等 手段對不特定多數人實施詐騙,其行為均已構成 詐騙罪。根據各被告人的犯罪事實、性質、情節 及對社會的危害程度,法院以詐騙罪判處被告人 葉清順有期徒刑13年,並處罰金人民幣50萬 元;其餘22名被告人均以詐騙罪判處5年5個月 至緩刑3年不等,並處罰金。

被告人家屬、媒體記者及各界民眾代表30餘

案件宣判後,承辦法官表示,據《中華人民 共和國刑事訴訟法》第24條和相關司法解釋規 定,刑事案件由犯罪地人民法院管轄,犯罪地包 括犯罪行為發生地和犯罪結果發生地。該案撥打 **詐騙電話的犯罪行為雖然發生在國外**,但被害人 均為中國大陸居民,被害人受騙後也是在大陸支 付款項,而被害人支付行為是詐騙完成的重要組 成部分和關鍵環節,大陸是犯罪結果發生地,對 案件具有管轄權。

金門縣府:金廈通水不應政治化

香港文匯報訊 據中通社報道, 金門縣向福建廈門市買水的計劃已 在試通水階段。8月5日金門和廈 門將分別舉辦供水、引水儀式。不 過,台灣陸委會昨日呼籲金門縣政 府暫緩儀式,金門縣府則指出民生 大事不應政治化。

陸委會副主委兼發言人邱垂正表 示,兩岸合作解決金門用水問題是 美事一椿,但近期因台中被取消東 亞青年運動會主辦權等事件,對兩

岸關係造成負面影響。他表示,當 局相關機關衡量兩岸關係整體情勢 及社會觀感,認為此時舉辦儀式時 機不宜,希望金門縣政府大局為 重,推遲辦理引水儀式。

2015年7月,福建省供水有限公 司與金門縣自來水廠簽署金門自大 陸引水購水契約,供水契約30年。 據了解,目前金門自大陸引水的工 程已完成,除尚未付費外,金廈之 間目前已實質通水。

HAINAN AIRLINES HOLDING COMPANY LIMITED

ANNOUNCEMENT OF RESOLUTIONS OF **BOARD OF DIRECTORS** HAINAN AIRLINES HOLDING COMPANY LIMITED

The board of directors of the Hainan Airlines Holding Company Limited and its entire members hereby guara there is no significant omission, fictitious description or serious misleading of information in this announcement and they

will take both individual and joint responsibilities for the truthfulness, accuracy and completeness of the content.

The 28th session of the eighth board of directors of the Hainan Airlines Holding Co., Ltd. (hereinafter referred to as "the Company") was convened in the method of communication on July 27 of 2018. The entire board of directors (nine directors) participated the meeting, which conforms to the regulations of the Company Law and Articles of Association. During the ting, following proposals were deliberated and passed through:

1. The Report on the Tianjin Airlines Issuing Convertible Bond

In order to meet the operation demand, optimize the debt structure and enrich financing channel of the Company, the Tianjin Airlines Company Limited (hereinafter referred to as the Tianjin Airlines, controlled subsidiary of the Company) plans to issue convertible bond in a non-public manner for amount of no more than RMB 300,000,000 yuan with a term of no more than 2 years (hereinafter referred to as the Convertible Bond). The board of directors agreed to apply to the general meeting of the shareholders of the Tianiin Airlines to authorize the board of directors, and the board of directors then authorize the chairman or a designated specific person to fully decide and handle matters relating to the convertible bond issuance. Above authorization shall take into effect from the date of approval of the shareholders' general meeting to the date of completion of the above authorization For details, please refer to the ANNOUNCEMENT ON PRIVATE CONVERTIBLE BOND ISSUE OF TIANJIN

Voting result: 9 affirmative votes, 0 dissenting vote and 0 abstention vote This proposal shall be submitted to the general meeting for approval 2. The Report on Re-election of the Director

Owing to job transfer, it's agreed by the board of directors that Mr. Cao Fenggang would not serve as the director and

member of the special committee under the board of directors of the Company. The board of directors expresses sincere thanks to Mr. Cao Fenggang on his outstanding contributions and wishes that Mr. Cao Fenggang would care for and support the Company and offer suggestions for the sustainable development of the Company as always. The board of directors considers that Mr. Liu Lu is qualified for the position of the director of the Company and agrees to nominate Mr. Liu Lu as the candidate of the director. His office term shall start from the date of the approval of the general meeting and terminate on the expiration date of the office term of the current board of directors.

Opinion of independent directors: Mr. Liu Lu joint the Company in 1994. He has been engaged in the management of aviation industry for long term and possesses extensive experiences in the management and operation of the airlines company. He was not punished by the CSRC and other relevant authorities and the securities exchange, nor any other situations of being prohibited to take the position of the director of a listed enterprise. Mr. Liu Lu is qualified for related

regulations of the Company Law and the CSRC. The nomination is legal and effective. It's agreed to nominate Mr. Liu Lu as the candidate of director of the Company.

Voting result: 9 affirmative votes, 0 dissenting vote and 0 abstention vote.

This proposal shall be submitted to the general meeting for approval.

3.The Report on Convening the 2018 Sixth Extraordinary General Meeting of Shareholders
The board of directors agreed to convene the 2018 sixth extraordinary general meeting of shareholders on August 14 of 2018. For details, please refer to the NOTICE OF CONVENING THE GENERAL MEETING OF SHAREHOLDERS.

Board of Directors Hainan Airlines Holding Co., Ltd. July 28, 2018

Attachment: Resume of Candidate for the Director Liu Lu, male, born in Anhui province on July of 1970. He graduated from the Beijing University of Aeronautics & Astronautics and majored in business administration. In 1994, he joint the Company and had been worked as the chairman and president of the Hainan Meilan Airport Company Limited, the executive president of the Gansu Airport Group Company Limited, the chairman of the Haihang Airport Group Company Limited, the director of the Haikau Meilan International Airport Company Limited, the chairman and president of the Haihang Airport Company Limited, the chairman and president of the Tianjin Airlines Company Limited, the chairman of the Beijing Capital Airlines Company Limited, the president of the Jinpeng Airlines Company Limited, the chairman of the Deer Jet (Beijing) Company Limited, the chairman of the Gold Deer (Shanghai) Company Limited. Presently, he works as the operation president of the Haihang Aviation Tourist Group

ANNOUNCEMENT ON PRIVATE CONVERTIBLE BOND

ISSUE OF TIANJIN AIRLINES HAINAN AIRLINES HOLDING COMPANY LIMITED

The board of directors of the Hainan Airlines Holding Company Limited and its entire members hereby guarantees. there is no significant omission, fictitious description or serious misleading of information in this announcement and they will take both individual and joint responsibilities for the truthfulness, accuracy and completeness of the content.

The 28th session of the eighth board of directors of the Hainan Airlines Holding Co., Ltd. (hereinafter referred to as "the Company") was convened and deliberated and passed through the Report on the Tianjin Airlines Issuing Convertible

Bond in a Non-public Manner. In order to meet the operation demand, optimize the debt structure and enrich financing channel of the Company, the Tianjin Airlines Company Limited (hereinafter referred to as the Tianjin Airlines, controlled subsidiary of the Company) plans to issue convertible bond in a non-public manner for amount of no more than RMB 300,000,000 yuan with a term of no more than 2 years (hereinafter referred to as the Convertible Bond). Following is the 1. The Report on Qualification of Issuing the Convertible Bond

The Company implemented self-examination on the qualification of issuing convertible corporate bond item by item in accordance with the regulations of the Company Law, the Notice on Standardization and Development of Regional Equity Market issued by the General Office of the State Council (Guo Ban Fa [2017] No. 11), the Supervision and Management of the Regional Equity Market (Zheng Jian Hui Ling No. 132). It's considered that the convertible bond issue of the Tianjin Airlines meets the conditions on issue qualification. This issue proposal shall be submitted to the general meeting of the shareholders of the Tianjin Airlines for approval, and then verified and carried out by relevant administration supervision

department. We kindly remind the investor to make careful decisions and pay attention to investment risks. 2. Basic Information of the Convertible Bond Issue

2.1 Issue body: The Tianjin Airlines Company Limited
2.2 Bond name and type: Convertible bond offering in a non-public manner of the Tianjin Airlines Company Limited; Book-entry bond 2.3 Issue and transfer platform: The Tianjin Binhai OTC Market
2.4 Issue scale: No more than RMB 300 million yuan (including RMB 300 million yuan)

2.6 Issue mode and target: Non-public offering to specific qualified investors

2.7 Issue rate: The general meeting would authorize the board of directors, and the board of directors then authorize the chairman or a designated specific person to negotiate and confirm with the leading underwriter according to the national policy and status of the market and the Company.

2.8 Use of the raised capital: The total amount of the raised capital would be used to supplement the current capital of

the Company after deducting the issued expenses estimated that the Company was unable to repay the principal and interest of the convertible bond on schedule, or the Company failed to repay the principal and interest of the convertible bond, the general meeting of the Company shall authorize the board of directors, then the board of directors authorize the chairman or a designated specific person to protect the rights and interests of external investors by implementing measures such as non-distribution of profits to shareholders.

2.10 Guarantee mode: No

2.11.1 Debt-to-Equity swap trigger: A debt-to equity swap period shall be set upon the maturity of twelve me the first issue day. The declaration term of the debt-to equity swap shall be 10 trading days from the first trading day to the closing of the tenth consecutive trading day upon the maturity of twelve months from the first issue day. If a bond-holder declared debt-to-equity swap and the Company did not exercise the redemption right, the business nature of the Tianjin Airlines shall be revised into a joint stock company which would handle the debt-to-equity swap matter for the declared

2.11.2 Swap price and others: A debt-to-equity swap period shall be set upon twelve months from the first issue day. Initial swap price = Benchmark conversion price × Folding coefficient while the business nature of the Tianjin Airlines revised. The benchmark conversion price shall be the higher one between the latest assessed net assets per share (Assessed net assets per renminbi yuan registered capital) and the highest capital contribution of newly introduced investors in the last year before the start of the debt-to-equity swap period. Folding coefficient=Registered capital of the Tianjin Airlines before its business nature revision/Total stock capital of the Tianjin Airlines after its business nature revision. If there's changes to shareholders' equity caused by increase in registered capital (including transposed capital or other new equity) and cash dividends before the debt-to-equity swap, the benchmark conversion price shall be adjusted according to the given calculation mode. In case that total shareholder number of the Tianjin Airlines are more than 200 persons in the debt-toequity swap period and causes the failure of debt-to-equity swap, the Tianjin Airlines shall compensate every shareholder who could not achieve debt-to-equity swap. The compensation amount shall be calculated according to the formula of "Bond-holding amount \times Face amount of the Bond \times [0.1%] \times Number of days during which the debt-to-equity swap could not be implemented/365". The compensation shall be paid together with the current interest. Circumstances other than above stated case shall not be applicable for compensation. However those bond-holders who had exercised the debt-to-equity swap shall have the right to require the Tianjin Airlines to return the invested principal and accrued interest for the current period. The period of accrued current interest shall start from the following day of previous bond interest payment day to the end of the declaration day of the debt-to-equity swap.

In order to improve the efficiency of this convertible bond issue, the board of directors would submit it to the general meeting of shareholders to authorize the board of directors, the board of directors would then authorize the chairman or a ted specific person to fully decide and handle matters relating to the convertible bond issuance, which shall include

3.1 To adjust and supplement the bond issue terms within the extent permitted by the laws, regulations and other normative documents and the Articles of Association and in accordance with the requirements of the Over-the-Counter Market (herein after referred to as the OTC) trading rules and in compliance with the actual situation of the Company, To formulate and implement the final convertible bond issue plan which shall include, but not limited to, the issue size, the issue object, the debt-to-equity swap price and amendment & redemption terms, coupon interest rate, timing of the issue and other matters related to the issue plan.

3.2 To appoint the financial advisers, law firms and other intermediary institutions to handle the issue and listing and

3.3 To prepare, modify and present the application documents related to the convertible bond issue and conversion and

isting declaration subject to the requirements of the Tianjin OTC; 3.4 To modify, supplement, sign, submit, report and exercise all agreements, contracts and documents arising during the

convertible bond issue, and handle relevant procedures such as application, registration, filing, etc.

3.5 To handle related matters after the completion of the convertible bond issue, such as bond listing at the Tianjin OTC, centralized deposit, registration, interest payment, redemption and debt-to-equity swap and other related matters; To revise the corresponding provisions of the Articles of Association and timely handle the amendment of the business license registration matters according to the actual situation of the debt-to-equity swap.

3.6 Other matters related to the convertible bond issue, redemption or debt-to-equity swap.

3.7 Unless otherwise regulated by relevant laws and regulations, the board of directors shall apply with the general meeting of shareholders to authorize the board of directors, and the board of directors shall then authorize the chairman or a designated specific person by the chairman to deal with matters related to the issue and listing of the convertible bond within the scope of the above authorization.

Above authorization shall take into effect from the date of approval of the shareholders' general meeting to the date of

4. Approval Procedure The related matters of the convertible bond issue in a non-public manner of the Tianiin Airlines Company Limited (controlled subsidiary of the Company) were deliberated and passed through by the 28th session of the eighth board of directors of the Company. This proposal shall be submitted to the general meeting of the Company for deliberation and approval and then the general meeting of the Tianjin Airlines Company Limited for deliberation and approval, and

lemented finally.

5. Documents for Reference The resolutions of the 28th session of the eighth board of directors

> Board of Directors Hainan Airlines Holding Company Limited July 28, 2018

NOTICE OF CONVENING THE GENERAL MEETING OF SHAREHOLDERS HAINAN AIRLINES HOLDING COMPANY LIMITED

The board of directors of the Hainan Airlines Holding Company Limited and its entire directors guarantee that there is both individual and joint responsibilities for the truthfulness, accuracy and completeness of the content. Important Notices:

Convening date: August 14, 2018 • • Voting system: On-line voting system of the SSE

1. Basic Information of the Conference 1.1 The 2018 sixth extraordinary general meeting of the Hainan Airlines Holding Company Limited (hereinafter referred to as the Company) would be convened.

1.2 Convener: The board of directors of the Company 1.3 Voting method: Both on-site and on-line voting methods would be adopted at the meeting 1.4 Convening time and place:

Place: at the Conference hall of the Haihang Mansion, No. 7 Guoxing Rd., Haikou City

1.5 On-line voting: On-line voting system: On-line voting system of the SSF

On-line voting time through the trading system of the SSE: at 9:15-9:25,9:30-11:30 and 13:00-15:00 on August 14 of On-line voting time of the internet voting platform: at 9:15-15:00 on August 14 of 2018

1.6 Votes involving with the margin trading investors, refinancing investors, agreed repurchase business accounts and Shanghai Stock Connect investors shall be processed subject to the regulations of the Implementation Details on On-line Voting of the General Meeting of the Listed Enterprises of the SSE.

1.7 Public solicitation of shareholders voting right: No 2. Proposal of the Meeting:

Shareholder Shareholder of A-share Shareholder of B-sharer lon-cun ulative voting proposals The Report on the Tianjin Airlines Issuing Convertible Bond

2.1 Disclosing time and medias: The above proposal had been passed through by the 28th session of the eighth board of directors of the Company on July 27 of 2018. For details, please refer to the announcements published on China Securities, Shanghai Securities News, Security Times, Security Daily, Hongkong's Wen Wei Po and the website of the SSE on July 28

2.3 Proposal with separate vote of the medium and small investors: 2; 2.4 Proposal involving of connected shareholders to abstain from voting: No:

Shareholders who shall abstain from voting: No; 2.5 Proposal involving the vote of shareholders of preferred stock: No

3 Notices on Vote Casting

3.1 Shareholders who vote through the voting system of the SSE could log in either the voting platform of the trading system (through the trading terminals of the designated Securities) or the internet voting platform (http://vote.sseinfo. com) to cast vote. If it's the first time for the investor to log-in the on-line voting platform to cast vote, the identification registration shall be completed. Please refer to the specification of the on-line platform for details.

3.2 If the shareholder who votes through the voting system of the SSE owns multiple accounts, any one of these accounts would be adopted as the access to the on-line voting. When the votes were cast, it shall be deemed that the A-shares or preferred shares in same breed under all these accounts cast the same vote respectively 3.3 The repeat votes through on-site, on-line voting platform of the SSE or any other methods shall be subject to the

3.4 The vote shall be submitted upon the shareholder voted on all proposals.

3.5 The shareholder who hold both A-share and B-share shall east vote respectively.

4. People Attending the Meeting

4.1 The shareholders who registered in the China Securities Depository and Clearing Corporation Limited (Shanghai

branch) after closing on the registration date shall be qualified to participate the meeting. The shareholders could authorize the proxies in written form to participate the meeting and vote for them. It's not necessary for a shareholder to authorize a corporate shareholder as the proxy. Following is the details: Share Type Security Code Abbreviation Registration Date Last Trading Date

A-snare	600221	HNAH	August 3, 2018	_			
B-share	900945	HNAH-B	August 8, 2018	August 3, 2018			
4.2 Directors, supervisors and senior management							

4.3 Lawyers engaged by the Company 4 4 Others

. Registration Method

5.1 The eligible participants are requested to register before 17:00 of August 13 of 2018 at the West Zone on 5th Fl. of

the Haihang Mansion. The fax and letter registration shall take effect on the confirmation of the Com 5.2 For individual shareholders, it is necessary to take with them the valid Certificate of Stock Equity, the original and duplicate of ID card; 5.3 For legal-person shareholders, it is necessary to take with them the valid Certificate of Stock Equity Letter of

Authorized Mandate, the duplicate of the Corporate Certificate of Business Operation, the duplicate of ID card of the legal 5.4 For bailees, it is necessary to take with them the valid Certificate of Stock Equity, the duplicates of ID cards of the Bailer & Bailee, Letter of Authorized Mandate

6. Contact Method and Others

Address: West Zone on Floor 5th, Haihang Mansion, No. 7 Guoxing Rd., Haikou City

Post Code: 570203

Tel: 0898-6673 9961 Fax: 0898-6673 9960 Email: hhgfdshmsbgs@hnair.com

Board of Directors Hainan Airlines Holding Co., Ltd. July 28, 2018

LETTER OF AUTHORIZED MANDATE

This letter is to entrust Mr. (Miss)______to participate in the 2018 sixth extraordinary general meeting of shareholders of the Hainan Airlines Holding Company Limited on August 14 of 2018 and to authorize him/her to vote. Amount of Ordinary Share: Amount of Preferred Share: share (s)

Certificate Number of Stock Equity (Stock Account No.):

No.	Non-cumulative voting proposal	Affirmative Vote	Dissenting Vote	Abstention Vote
1	The Report on the Tianjin Airlines Issuing Convertible Bond			
2	The Report on Re-election of the Director			

Participant ID No ID No

The Bailer shall check ($\sqrt{}$) in any one of the Affirmative Vote, Dissenting Vote or Abstention Vote option of the above Letter of Authorized Mandate. If the bailer did not give specific instruction in the above Letter of Authorized Mandate, the

Bailee shall have the right to cast the vote on his/her own will.