

轉,必然加大「負資產」的風險。

希望付出低首期而「上車」的市

民,此時更要注意風險,量力而

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Exercise 1. 按揭 2. 施政報告 3. 頁資產 4. 保費 5. 首期

ານອເມ 1. mortgage 2. policy address 3. negative equity 4. premium 5. down pay-**J**9WSRA

機。

New measures to assist home buyers were rolled out as Chief Executive Carrie

new policy address.

勢變化的預判,審慎把握置業時

不少年輕專業人士和中產一族對

置業有殷切需求,放寬按保樓價上

限,無疑有助解決首期不足問題。

For first-time home buyers, the cap on the value of properties eligible for a mortgage loan with a maximum cover of 90 per cent loan-to-value ratio will be raised from the existing HK\$4 million to HK\$8 million. The cap on the value of apartments eligible for mortgages of up to 80 per cent will also be raised from HK \$6 million to HK\$10 million. What is more tempting is that even if first-time home buyers cannot meet the three percentage point stress testing requirement, they will still be eligible for up to 90 per cent mort- sums. However as the Chinese saving gage loans, subject to an additional adjustment to the mortgage insurance that is and the property market has reacted imbased on relevant risk factors. Although

first-time home buyers can now pay less in terms of down payment, the fact that home prices are still at a high level Lam Cheng Yuet-ngor an- means the mortgage repayment will now nounced a relaxation of rules under the take even longer, and they will also have Mortgage Insurance Programme in her to pay more on each month. A 10 per cent down payment can make you a property owner, yet it also means a 10 per cent drop in the property market will break you as you will be in negative equity. Potential home buyers should always keep an eye on economic forecasts and act only according to their own financial capabilities.

要求的壓力測試,即假設利率再上

升3厘,家庭月入則要超過6.9079

萬元。如果樓價隨經濟轉差而下

跌,「負資產」問題將嚴重打擊這

個群體,作為買家自然應該謹慎

As there has always been a strong demand for housing from many young professionals and middle-class families, the relaxation of mortgage rules will undoubtedly help them by lowering down payment goes, "no needle is sharp at both ends", mediately after the new measure is an-

nounced. Property agents believe that the property market may be back on a rising track soon as they revealed some of their clients have promptly decided to cancel their listings, while there are also reports of a seller in the New Territories raising the asking price by HK\$ 1 million. It is within expectation that the property market will react quickly to government policies.

With the new measures in place, a first-time buyer can borrow up to 90 per cent of a property's value. Taking a property that is valued at HK\$8 million as an example, a first-time buyer is required to pay merely HK \$800,000 without counting other costs. Many from the middle-class will now be able to fulfil their dreams of becoming a homeowner. Assuming that a first-time buyer obtains a 90 per cent mortgage at a rate of 2.625 per cent on a 30-year loan, the monthly mortgage payment (excluding the premi-

um) would be HK \$28,919. Considering the basic debt-to-income ratio, the first-time buyer's monthly household income should be no less than HK\$57,838. But if we also take into consideration the stress test and add another three per cent to the mortgage rate, then the first-time buyer should have a monthly household income of over HK\$69,079. An economic downturn and a fall in property prices would hit these first-time buyers severely as they might face the problem of negative equity. Therefore, any potential buyers must use caution when dipping into the market.

The property market of Hong Kong once nosedived up to 70 per cent during the Asian financial crisis and the SARS outbreak. At its peak, over 100,000 households found themselves in negative equity, with two in every group of ten mortgage-payers being stuck with negative equity. This is a painful experience for

many in Hong Kong, and the lesson must be learnt.

Although the threshold for becoming a homeowner or switching to new flats has now been lowered, potential buyers should calculate the risks carefully given that property prices are still at a high level. As the mortgage cap eases, the monthly payment sum would also increase. Together with the extra 15 per cent mortgage premium, monthly expenses on mortgage repayment would be heavier. Moreover, with the ongoing US-China trade war and local political crisis, there is an increasing risk of an economic downturn in Hong Kong. Layoffs and unemployment may return at any time. As the risk of negative equity substantially increases in times of economic downturn, potential home buyers who wish to benefit from a reduced down payment should calculate the risks and act according to their own capabilities.

搭通識

邊緣計算助5G發展

科技暢想

邊緣渾算是一種分散式渾算的架構,將應用程式、數據資料與服務的渾算; 由網絡中心節點移往網絡邏輯上的邊緣節點來處理。邊緣運算將原本完全由中心 節點處理的大型服務,分解成更小與更容易管理的部分,分散到邊緣節點去處 理。邊緣節點更接近於用戶終端裝置,可以加快資料的處理與傳送速度,減少延 遲。在這種架構下,資料的分析與知識的產生,更接近於數據資料的來源

5G就是第五代移動通信系統,與4G相比,5G將作為一種全新的網絡架構 提供10Gbps以上的峰值速率、更佳的移動性能、毫秒級時延和超高密度連接。 5G峰值下載速率是4G LTE可體驗速率的10倍。

國際電信聯盟無線電通信局定義了5G的三大典型應用場景為:增強型移動寬 帶(eMBB)、超可靠低時延通信(uRLLC)和海量大規模連接物聯網 (mMTC)。其中,eMBB主要面向虛擬現實(VR)/增強現實(AR)、在線 4K視頻等高帶寬需求業務;mMTC主要面向智慧城市、智能交通等高連接密度 需求的業務;最後uRLLC則主要面向車聯網、無人駕駛、無人機等時延敏感的 業務。

5G通信網絡更加去中心化,需要在網絡邊緣部署小規模或者便攜式數據中 心,進行終端請求的本地化處理,以滿足uRLLC和mMTC的超低延時需求, 因此邊緣計算是5G核心技術之一。5G的三大典型應用場景對網絡性能的要求有 顯著差異,但為控制成本,運營商必然選擇一張承載網+網絡切片/邊緣計算技 術,實現在最少的資本投入下最豐富的網絡功能。在5G時代,承載網的帶寬瓶 頸、時延抖動等性能瓶頸難以突破,引入邊緣計算後將大量業務在網絡邊緣終 結。

5G承載網引入資源池雲化、控制平面/用戶平面分離等新架構,解決傳輸側 對5G不同應用場景的支撐問題,其中邊緣計算是最核心的新技術之一。傳統網 絡結構中,網元具備完整的功能,每個網元需要單獨進行配置。5G三大應用場 景對網絡性能要求各不相同,因此5G時代網元功能解耦,控制平面保留在核心 網層面,城域網、回傳網和接入側前傳網的網元只進行用戶平面數據的轉發和處 理,網元之間資源可以靈活調配,實現不同的網絡功能。

邊緣計算技術就是解決不同應用帶來的多樣化網絡需求的核心技術之一,在 靠近接入網的機房增加計算能力,將能夠大幅降低業務時延、減少對傳輸網的帶 寬壓力降低傳輸成本,以及進一步提高內容分發效率提升用戶體驗



・ 通識博客(-周時事聚焦、通識把脈)



上一期我們介紹了《王者榮耀》中出場的 楊玉環,也提到她有一招技能名為「霓裳羽 衣」,是楊玉環揮着琵琶,用三道音波給敵 方造成法術傷害的攻擊技。在歷史中,霓裳 羽衣曲並不只是唐玄宗與楊貴妃愛情的見 證,更是盛唐歌舞大曲的代表作,是盛唐雅 樂的標杆作品之一。談及古典音樂,人們往 往想起的是貝多芬莫札特等典型的西方古典 音樂,而對中國古典音樂則知之甚少。

事實上,中國古典音樂雖然沒有像西方古 典樂一樣形成嚴密的發展體系,但卻在無形 中影響着中國文學藝術的方方面面,以及士 人的人格精神。

《樂記》中説:「凡音之起,由人心生 也。人心之動,物使之然也。感於物而動 故形於聲。」詩樂舞在中國文化發端之源本 是一體的,《呂氏春秋·古樂》:「昔葛天 氏之樂,三人操牛尾,投足以歌八闋:一曰 載民,二曰玄鳥,三曰遂草木,四曰奮五 穀,五曰敬天常,六曰建帝功,七曰依地 德,八曰總萬物之極。」

也就是說,華夏大地的先民們載歌載舞, 祈求神明賜予五穀豐登風調雨順,他們唱的 歌詞發展為詩,音樂也漸漸抽離成為一門獨 立的藝術。從先秦鼓瑟歌詩三百到樂府詩, 再到諸宮調宋詞元曲,詩與歌、文字與韻 律,從來都是相互交織融通。

先秦漢魏六朝古曲多用於祭祀和民歌演 唱,前者稱為「雅樂」,與《周禮》互為表 裡,與當時的貴族教育及貴族生活嚴密結 合,然而春秋之後禮崩樂壞漸至消亡,秦漢 時期便難以完全複製雅樂儀制。後者如《詩 經》裡的風、漢樂府詩歌、南北朝樂府詩等 等,都無譜留存,且地方色彩濃厚,只能從 詩文中一窺其貌了。歷史上空留其名的雅樂 有《雲門》、《咸池》、《大韶》、《大

中國古典音樂何處尋

於黃帝、堯、舜、 禹、商、周六個時 代,均是郊廟祭祀 之樂。 周代還有六個小 舞,是教育貴族子

弟的舞蹈。配器雖 然也有絲竹,但多 以鐘、磐為主。上 古雅樂在東周以後 漸至消亡,至唐時 曾修太常雅樂,以

夏》、《大濩》

歌舞結合,並引入 許多西域傳來的樂器,規模宏大直迫西方的 交響樂,從規制到氣勢無不體現了盛唐強盛 的國力。唐時萬國來朝,因此歌舞也東傳日 韓,她們在改造唐樂的基礎上發展了自己的 雅樂,雖然中國雅樂已徹底失傳,但日韓卻 相對完整地保留下來,令人扼腕。

《曲》在元朝以前,多是指大型音樂舞套 曲, 漢魏已有相和大曲與清商大曲, 到了隋 唐,經過歷代的繼承與發展,大曲已達到成 熟階段。唐代的歌舞大曲是當時最為重要、 最具代表性的音樂形式,如我們前面提到的 的《霓裳羽衣曲》、《秦王破陣樂》都是唐 歌舞大曲的代表之作,至今雖然無從得知其 規制和樂譜,但從一些描摹歌舞場景的畫作

中,依然可以感受到巍巍大唐的華麗風采。 《秦王破陣樂》是唐時著名的歌舞大曲,

最初乃唐初的軍歌。其歌詞如下: 受律辭元首,相將討叛臣。咸歌《破陣

樂》,共賞太平人。 四海皇風被,千年德水清;戎衣更不著, 今日告功成。

主聖開昌曆,臣忠奉大猷;君看偃革後, 便是太平秋。

通識文憑試摘星攻略



■唐樂是中國古典音樂的一大高峰

秦王李世民打敗了叛軍劉武周,鞏固了剛 建立的唐政權之後,他的將士們遂以舊曲填 入新詞,為李世民唱讚歌,李世民還親自設 計了《秦王破陣樂舞圖》:「左圓、右方、 先偏、後伍、魚麗、鵝貫、箕張、翼舒,交 錯屈伸,首尾回互,往來刺擊,以像戰陣之 形。舞凡三變,每變為四陣,計十二陣,與 歌節相應。」其曲調還融入了龜茲的音調 氣勢高昂,配有大型宮廷樂隊伴奏,聲傳上 百里。此曲在當時頗有盛名,武則天時由節 度使帶往日本。時至如今,此譜在我國已失 傳,然而在日本尚留有五弦琵琶譜、琵琶 譜、箏譜、篳篥譜、笛譜等,當今的學者也 在盡心翻譯復原。

唐樂是中國古典音樂的一大高峰,從尺牘 中我們可以想見一曲歌舞可以引得人拍手叫 絕,然而遺憾的是,我國的藝術寶珠歷經短 暫的年月便消亡得無影無蹤,而舶去別國的 大曲早已經變了味道,而我們也只能從別人 尚存的雅樂中,去遙想自家樂曲的風神了。

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通識博客 / 通識中國

中文星級學堂

STEM 百科啓智