WORLD BRIEFS

**CHINA** The city of Yulin went ahead with its annual dog-meat eating festival despite protests from animal rights activists. Vendors slaughtered dogs and cooked their meat in dozens of restaurants across the city. More on p11

**AFGHANISTAN** The Taliban ambushes a series of buses and cars in southern Helmand province, forcing people out of the vehicles and abducting around 60 passengers.

**JAPAN** The utility that ran the Fukushima nuclear plant acknowledges its delayed disclosure of the meltdowns at three reactors was tantamount to a cover-up and apologizes.

**VIETNAM** A reporter had his press card revoked for “insulting” the military in an online post after a search plane crashed last week while looking for a missing fighter jet. More on p12

**JORDAN** A car bomb exploded yesterday near a Jordanian army post on the sealed border with war-ravaged Syria, killing six members of Jordan’s security forces and wounding 14 in what the military called a “cowardly terrorist attack.”

Non-mandatory pension fund approved despite criticism P5 AL PLENARY

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**HK’s richest man warns against Brexit** P15
UM engineer programs accredited

Three bachelor degree programs in engineering offered by the University of Macau’s (UM) Faculty of Science and Technology have been fully accredited by the Hong Kong Institution of Engineers (HKIE). The HKIE accreditation team and representatives of the Macau Institution of Engineers met with UM’s rector and vice rector recently to better understand the faculty’s programs. The accreditation is based on transparency, department and faculty “quality” – according to UM - and the program’s content and preparation for students starting one of the three programs between the 2011/2012 academic year and 2018/2019 academic year will be eligible to apply for HKIE membership upon graduation to receive professional qualifications recognized worldwide.

Children to undergo sailing training

The Marine and Water Bureau is calling 60 children aged between 7 to 10 years to participate in a sailing experience program which will take place in the mornings of July 16, 17, 24 and 31. Children will undergo sailing training conducted by the bureau. The training includes learning how to wear a life vest, make marine knots, sail, use the rudder control, and operate communications equipment. Children who complete all stages of the trainings will be awarded. According to the department, this is the first time such a program is being organized, offering local children the opportunity to experience the sailors’ occupational training and daily jobs.

TransAsia to cease flights in October

TransAsia Airways has announced that it will stop its services to Macau, Okinawa and China’s Guangdong from Oct. 30 to streamline its operations. It aims to take on the rising competition in the air transport market, to which the number of flights from Taiwan has been increasing rapidly, as it’s traveling to TransAsia. The company said on Monday that the company’s four A320 aircrafts will either be leased or sold as part of its efforts to streamline its operations. The company will also sell 125 million new shares to boost its working capital.

MSAR and Guangdong signed 12 agreements

MACAU and Guangdong signed 12 cooperation framework agreements yesterday. More than 50 government officials from Guangdong Province present at the conference which was held at the East Asian Games Dome, including Zhu Xiaodan, the Governor of Guangdong Province. Cooperation agreements have been signed regarding youth entrepreneurship and the Chinese medicine industry. All the agreements are expected to come into effect soon.

During the conference, Zhu said that he felt that there is potential for Macau to play a role in the diversification of Macau’s economy. Zhu believes it is a great time to deepen the cooperation between Guangdong and Macau, especially as the meeting was part of China’s current five-year plan framework. He disclosed that the focus of all the agreements was to deep the cooperation between Guangdong and Macau concerning the bilateral participation in China’s ‘One Belt One Road’ strategy. The first step as Zhu mentioned is the emphasis on a large bay project around Jiangmen. The project is designed to connect cities around the bay area surrounding countries. He also mentioned the importance of using Macau as a platform between China and the Portuguese-speaking nations. Regarding the youth communication and entrepreneurship, Zhu informed that a total of 124 enterprises have settled in Innova-Vale HQ. Of these, 93 are from Macau. Zhu also stated that, currently, the major goal is to speed up the development of Macau and Guangdong’s young entrepreneurs.

The role of Macau as a platform between China and the Portuguese-speaking nations was highlighted

In proceedings of the conference, the subject of Macau’s single-plated cars entering Hengqin was included in an agreement signed by both parties. However, details will only be announced in the future, says Chui. Staff reporter
WITH the “Now You See Me 2” premiere was held in Beijing Wanda International Cinema on Monday, Chinese celebrities stunned on the red carpet while fans could not help but scream in excitement.

Chinese celebrities including Yan Bing Yan, Qu Jing Jing, Liang Chao, Zhou Qi Qi, Lin Lu Di, Sun Jia Qi and Xia Yu gathered at the red carpet to support the upcoming sequel.

Well-known Taiwanese magician Lu Chen also wowed the audience, showing a few tricks during the premiere of the action thriller, held in Beijing on Monday.

The premises were even more abuzz when film director John M Chu and actor Mark Ruffalo walked on the red carpet, signing notebooks and placards for screaming fans.

“There is a lot of humor to the movie […] I think its funnier, I think it’s bigger in a different way,” said Chu in an exciting manner when asked by the premiere’s host.

Ruffalo who was caught up by a massive number of fans, caused a bit of delay in the media interview.

The star-studded “Now You See Me 2” is the sequel to Now You See Me that made over USD350 million in the box office worldwide back when it was released three years ago.

Macau locations, such as the iconic neon-sign of Sands Macao and the great hall of The Venetian Macao, are featured for around 45 minutes in the sequel.

As the Times reported earlier, an exclusive screening of the Lionsgate’s thriller film was also held at The Venetian on June 3.

With the film’s focus on the city, it is believed that it will generate a global awareness of Macau. The Lionsgate and Summit Entertainment’s production stars a cast of high-profile Asian and global A-listers, including Jesse Eisenberg, Mark Ruffalo, Woody Harrelson, Dave Franco, Daniel Radcliffe, Lizzy Caplan, Jay Chou, with Michael Caine and Morgan Freeman. As of June 19, the star-studded film has already racked USD90.8 million worldwide.

MDT was in Beijing by invitation of Sands China Ltd. and Lionsgate.

SANDS SUPPORTED THE PRODUCTION OF ‘NOW YOU SEE ME 2’

NYSM 2 may generate global awareness of Macau
**Non-mandatory pension fund scheme approved with remarks**

The government’s “Non-mandatory Central Provident Fund System” proposal was approved at the first reading yesterday at the Legislative Assembly (AL).

After almost 2 days of heated debate, the bill that proposes the creation of a second tier of social welfare support to the retired population was approved with 25 votes in favor and only 3 against. Lawmakers Pereira Coutinho, Leong Veng Chai and Koo Hoi In voted against.

Pereira Coutinho explained why he and Veng Chai voted against: “Although 10 years have passed, the government continues to have no courage to present a fair regime for all. [...] During this long debate, the government failed to provide answers to our questions or a calendar for the implementation of the law at its full extent. So we were forced to vote against,” he concluded.

Although voting in favor of the government’s proposal, lawmakers Song Pek Kei, Si Ka Lon and Chan Meng Kam in a joint vote declaration left some remarks to the government: “To have this bill [approved] is ‘better than nothing’, still the proposal falls far short of the expectations of the population,” said Song Pek Kei. “We hope that the government can use the three years [during which the regime will be in evaluation] to work and be realistic in order to accomplish the mandatory regime,” she concluded.

Lawmakers Ella Lei, Kwan Tszai Hang and Lam Hong Sam also voted in favor but with final remarks: “The government must present during the discussion in detail, a clear implementation calendar as well as work on convincing the gaming concessionaires and other large companies to join the regime, and a revision on the rules that are not adequate for people that often change job. This needs to be improved,” Ella Lei said, speaking on behalf of the three lawmakers.

Another aspect which requires improvement according to Ella Lei, will be the articulation of the central provident system with the private systems that are already used in most of the private companies.

Angela Leong who also voted in favor, noted that the non-mandatory pension scheme has some polemical matters.

However, she said that Macau needs this first step, “otherwise the guarantee for workers [after the retirement] would be ‘sine die’, ” she stressed.

Similarly to what happened on Monday, when the proposal was first debated at the AL plenary, several lawmakers noted during yesterday’s debate that it is important to assess the experience gleaned by the application of a similar system in Hong Kong for the past decade. Chui Sai Cheong stated: “Of course there are also some problems there [in Hong Kong] but we have [from the neighboring territory] a framework that can advance our work, and we can learn from their experience.” He also suggested the acquisition of insurance as a way to solve the issues regarding SMIs. “Maybe the employers should acquire insurance and this insurance fee could then be deducted from their taxes [as tax benefits].”

Secretary for Social Affairs and Culture Alexis Tam, attended the debate for the second consecutive day. “We must understand that the workers are a ‘treasure’ for both the companies and for the MSAR. All the workers contribute to raise our general income,” he said. “Our idea is to start with the non-mandatory system to then gradually move into a mandatory regime. This will provide guarantees for our people to have some dignified living conditions.”

Alexis Tam also mentioned that the government is already investing much of the first level of the Social Welfare system when created the residents individual accounts, stating that this support is accountable for about 85 percent of the money spent on this sector.

The secretary also informed that the government will work to bring the big companies that are currently using private funds to join this system. According to Tam, these company funds are accountable for around 40 percent of the total number of workers suitable to join the system.

**May inflation sees lowest y-o-y rise since August 2010**

The Composite Consumer Price Index, a key measure of inflation, increased by 2.64 percent year-on-year in May 2016 to 108.17, according to data from the Statistics and Census Service (DSEC). Consumer Price Index (CPI) for May was down from the 3.02 percent year-on-year growth observed in April, and represented the lowest annual rise since August 2010.

The price indexes of Food and Non-Alcoholic Beverages and Housing and Fuels showed a slowing growth in May, while Clothing and Footwear, Communication and Recreation and Culture had a nominal decrease.

However, the price indexes for Alcoholic Beverages and Tobacco, Education and Recreation rose by 42.69 percent, 8.98 percent and 7.71 percent respectively year-on-year, which can be attributed to an increase in tobacco tax, tuition fees, rentals for parking spaces and the prices of motor cars, according to a statement from DSEC.

For the 12 months that ended in May 2016, the average Composite CPI increased by 3.9 percent from the previous year. The price indexes of Alcoholic Beverages and Tobacco and Education showed marked increase of 33.84 percent and 7.46 percent respectively.

Meanwhile, the average composite CPI for the first five months of 2016 increased by 3.33 percent year-on-year, led mostly by Alcoholic Beverages and Tobacco, Education and Transport.

CPI reflects the impact of price changes on the general households.

**Young musicians competition to be held next month**

The 34th Macao Young Musicians Competition, organized by the Cultural Affairs Bureau (IC), will be held between July 27 to August 5 at the Dom Pedro V Theatre and the Institute for Tourism Studies.

This year’s competition will feature categories of Chinese and Western instruments.

The contest for “Special Prizes” will also take place at the Dom Pedro V Theatre on August 7, with the competition spanning 12 days, according to a press release issued by the IC.

Several prizes including the Certificate of Merit and a Certificate of Competence, will be awarded at the competition. The “Cultural Affairs Bureau Prize” will award the First Prize-winning individual among all advanced levels, a scholarship equal to the net amount of the winner’s first year tuition fee in a music-related course.

The competition aims to promote the development of music in the region, and to raise the performance level of young musicians.

The bureau has reminded contestants to register at their respective counter at the competition venue with their valid Macau BIR in order to collect their performance number.
HEALTH

More young people diagnosed with diabetes

According to the hospital, one out of every ten deaths in Macau in recent years has been caused by this disease. In addition, the hospital revealed that from 2011 to 2013, more than 35,000 registered visits sought medical assistance at its diabetes prevention center. The medical services believe that there is a growing trend in cases of diabetes. Deputy director of Kiang Wu Hospital Cheung Chun Wing, informed that not only the number of people seeking medical help for diabetes is increasing, but also that the age group of people who are suffering from this condition are younger than before.

As diabetes is typically associated with eating habits, Cheung emphasized that diet habits are the indicators for the disease. Cheong Chi Hong, administration director of the Centro Médico Son Y ob of Macau New Chinese Youth Association, corroborates the information given by the Kiang Wu Hospital. “As far as I have noticed, patients with diabetes are indeed younger than before. Since the economy is better now, kids eat more and do less sport. They have accumulated bad habits,” said Cheong. Cheong also told the Times that the youngest patient with diabetes he has dealt with so far was only ten years old.

“His weight exceeded mine, and he didn’t do any sports,” said Cheong. As to the reasons why children eat unhealthy, Cheong indicated that part of it might be related to their parents’ work shifts. “Some parents work night shifts. The domestic helpers cannot give orders to the kids [to eat healthy food],” Cheong suggested. The doctor has voiced his advice to the public in order to prevent the spreading of diabetes: build habits that consist of physical exercise, which includes taking the stairs instead of elevators; eating less processed food; and seeking treatment when noticing symptoms of diabetes.

Staff reporter

THE Macau Design Center will provide eight new studios for local design companies in August, offering a variety of services at below-market prices. MDC will review applications and select successful candidates based on the applicants’ business plan and development direction.

The organization is Macau’s first integrated service platform, and aims to aid the development of the local design industry. It currently leases out 17 studios that, according to MDC, “spares tenants the burden of high rental and maintenance costs,” allowing them to “thrive on the resources of the center.” Last month MDC awarded its sole vacant studio to Cliffs Studio Company after receiving 13 formal applications, which the center says was a record number of applicants.

The new studios will come in a range of sizes from 240-square-foot to 1150-square-foot. They will have features such as basic design, decoration, lighting, air-conditioning, shared meeting rooms, chargeable printing services and security. MDC and the Cultural Industries Fund will jointly select a panel and a judge to review applications, which will involve an analysis of the businesses’ portfolios and proposals. The maximum length of a lease for successful applicants is three years. The lease can be renewed each year following a review of tenants’ annual performance, said MDC. Companies interested in the eight additional studios must submit an application form, business plan and other supporting documents by July 6.

MGM to award eight new design studios

Cultural and Creative Industries

MDC to award eight new design studios

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CHEONG CHI HONG
EUAP-Macau to present EU policy towards Asia Pacific

THE European Union Academic Programme in Macau (EUAP-M) will be holding an academic workshop titled “The European Union in the Asia Pacific: Interests, roles and policies,” with aims to provide information on the European Union’s perspective, incorporating on EU’s policy concerning Asia Pacific. The workshop will be held on this Friday and Saturday at University of Macau’s Ho Yin Conference Hall. According to EUAP-M’s press release, the discussion will bring together scholars from both Asia Pacific and Europe, including experts from Belgium, Italy, the Czech Republic and Spain amongst others.

Scholars will hold discussions on EU’s roles, interests and policies on various issue areas for countries in the region.

“Given the rapid development of the Asia Pacific over the past decades, the world is witnessing a dramatic shift of power redistribution,” said the statement.

The institution believes that rapid development has a significant impact on the relationship between Europe and the Asia Pacific, thus the European Union has redefined its strategies towards the Asia Pacific remarkably since the mid-1990s.

Established in 2012, the EUAP-M is a partnership between the University of Macau and the Institute of European Studies of Macau (IEEM) and is co-financed by the European Union.

Sands holds career day exclusively for local students

ABOUT 120 local university students gathered this week at the Venetian Macao’s Adelson Advanced Education Centre to attend an exclusive Integrated Resort Career Exhibition, organized by Sands China, targeting local university students and graduates.

Departments from non-gaming sectors were represented, from housekeeping to food and beverage.

During the exhibition, students had the chance to tour display rooms showcasing various career opportunities in areas such as conventions and exhibitions, food and beverage, hotel and concierge and housekeeping, as well as in the soon-to-open Parisian Macao.

Sands China team members were on hand to give an introduction to the daily operations of different departments.

Asked how many positions would be available to the candidates present yesterday Antonio Ramirez, senior vice president of human resources at Sands China, said: “To all candidates present here today, if they want to work with us, we will have an opportunity for them.”

Ramirez expressed the belief that compared to other resorts in Macau, Sands China has specific advantages. “Our advantages are our size and the different opportunities we have,” he declared.

However, he added that some positions struggle to find people willing to apply for them. “Room attendant, it is a position that is not popular,” he noted. “The positions we have available here are not for room attendants. This event is for Macau students that graduated from Macau universities. We are trying to give opportunities to those who have a degree,” Ramirez informed.

Regarding hiring non-local employees, the Sands executive claimed that locals are presently the target of all current and future job fairs.

Short-term programs such as the Parisian Experience Program, the Summer/Winter Break Integrated Resort Experience Program, or the Fast Track Supervisor Program, are also available, which carry the purpose of providing a flexible work experience, as well as of training exceptional graduates to fill-in for supervisory-level roles within four to 12 months.

Applicant Chen Zhen, an undergraduate student majoring in Business Administration and Marketing at the Macau Polytechnic Institute, told the Times that he is looking forward to working for the procurement section of Sands. “They have these programs, which other companies never mentioned they would be organizing,” said Chen when explaining why the Career Exhibition attracted him there.

Another applicant, Tony Ngan, a sophomore student majoring in Finance at the University of Macau, said that he went to the event in order to find a way of spending his summer vacations.

“My father works for Sands, he recommended me to come here. They are offering all these short-term programs which turn out to be good opportunities. I think Sands comes out ahead in what may concern Macau, since the opportunities they provide are the greatest,” he said. Staff reporter
Uber loan program helps Vietnamese swap scooters for new Hondas

Mai Ngoc Chau

In Vietnam, where motorbikes outnumber cars by a factor of 16, Uber Technologies Inc. is helping to create a new generation of auto drivers with first-time bank loans for vehicle purchases.

Vu Ngoc Hung traded his 12-year-old Taiwanese scooter for a brand-new USD28,500 Honda City after a lender financed 80 percent of his white four-door sedan based on his Uber fares. The program with Viet Capital Bank enabled him to more than triple his income to $850 a month through the app-based taxi service to support his wife and parents, who previously sold stationary from home to help make ends meet.

“Driving a taxi through Uber has transformed my family’s life with a stable income,” said Hung, 40, who previously worked as a driver for a company. “I am now my own boss at a time when it’s not easy to land a good-paying job.”

Uber’s three-month-old bank program is changing the Vietnam Dream, which now includes a new automobile in a nation of 45 million motorbikes. After testing in a country where Toyota Vios sedans compete with scooters carrying a family of four down narrow avenues hazy from vehicle pollution, the initiative is being rolled out in other Southeast Asian markets.

“About 70 percent of car buyers borrowed money from banks last year,” said Ho Minh Tam, vice chief executive officer of Viet Capital Bank. “Vietnamese spending behaviors have changed.”

The program also opens up another front for Uber in its battle for ride-hailing customers and drivers. In Vietnam, the San Francisco-based startup competes with GrabTaxi Holdings Pte. like it battles Lyft Inc. in the U.S. and Didi Chuxing in China.

Hung is one of the first Uber drivers in Vietnam to use the program that could be tapped into by tens of thousands of other Vietnamese, said Dang Viet Dung, Uber Vietnam general manager. For many people in the country, it’s the first time they have relied on financing in one of Southeast Asia’s most expensive automobile markets.

“We believe this type of program has the potential to deliver similar benefits in other countries in the region and the world,” Dung said.

Uber has also just started a leasing program with Toyota Motor Corp. in which payments are made from Uber fares. Vietnam had one of the fastest-growing auto markets in Asia during the past three years, according to Koichi Sugimoto, an analyst at Mitsubishi UFJ Morgan Stanley.

The country’s 2015 vehicle sales jumped 55 percent to 245,000 units, the Vietnam Automobile Manufacturers’ Association reported. Half of vehicles sold were imported, according to the Hanoi-based General Statistics Office.

Auto sales increased 31 percent to more than 111,000 during the first five months of the year, the association said. Vietnam’s auto sales are forecast to rise 10 percent this year, it said.

Saigon Thuong Tin Commercial Joint-Stock Bank, a major auto loan provider in the country, cited its vehicle lending soared 247 percent between 2013 and 2015. One-fourth of Toyota Vietnam’s 2015 sales of 50,285 vehicles were purchased with financing, up from one-sixth of its sales in 2013, said Yoshihisa Maruta, president of Toyota Vietnam.

Ho Chi Minh City Housing Development Commercial Joint-Stock Bank cited ride-sharing apps like Uber and Grab with helping to almost double its auto loan business last year. Viet Capital Bank expects to increase its car loans six-fold in the next five years to represent one-third of its retail banking.

Grab, though, is not participating in vehicle financing programs and urges its “partners” not to “buy new cars to drive Grab as that would increase the numbers of vehicles on the roads, worsening the traffic situation and going against our company’s policy and goal,” Nguyen Tuan Anh, Grab Vietnam director, said in an e-mail.

Still, owning a car in Vietnam can be as difficult as navigating four-wheels on streets clogged with motorbikes overloaded with everything from pigs and chickens to giant panes of glass.

The government imposes tariffs ranging from 55 percent to 75 percent on imported vehicles, depending on engine size, said Anna-Marie Baisden, head of BMI’s auto analysis in London. The average annual salary in Vietnam is about $2,000, so buying a relatively low-end Honda City can cost 14 times a person’s yearly pay.

Car ownership in Vietnam is not a symbol of economic success and, in the case of Uber drivers like Hung, a means for a better life.

For Uber, the loan program is a good marketing tool to attract more drivers, said Steve Man, a Hong Kong-based automobile industry analyst for Bloomberg Intelligence. It opens the door for drivers with limited capital to get into the business,” he said.

About 4,000 Uber drivers have joined Ho Chi Minh City’s crowded streets earlier this year, Tuoi Tre newspaper reported Jan. 8, citing the city’s transportation department.

Driver Hung says his car payments are deducted from his fares, which amounts to about half his monthly income and makes his take-home pay about $450 a month. His current 14 percent interest rate is lower than the 10-12 percent rates offered to Vietnamese who are able to afford a down payment of as much as 40 percent, Hung said. However, he would be on the hook for four percent of the remaining loan should he pay it off early.

The Uber loans have significant risk, Man said. Drivers might struggle to make loan installments: “It wouldn’t be a surprise if all of the driver’s earnings are eaten up by the payments in some cases.”

Nguyen The Hoang Tan says Uber’s auto loan program has improved his life. After getting a loan to buy a $29,000 Kia K3 sedan, Tan, 29, now earns $1,200 a month as a full-time driver, That’s more than five times what he earned behind the wheel at a trucking company, when he struggled to support himself and his parents. After car payments, his monthly take-home pay is about $53.

“My life is much easier now,” said Tan. “I am able to support my parents and travel, something impossible for me just a few months ago.”

Bloomberg
AROUND VIEW MONITOR
The World's First 360° AROUND VIEW MONITOR offers the driver a comprehensive bird's eye view of the vehicle and its surroundings in real-time on the front display, generated from the surrounding four 180° ultra wide-angle high-resolution cameras mounted on the ELGRAND's front, both side mirrors and rear of the vehicle.

Luxury & Intellectual Equipment:
- Boomerang-shape iconic LED headlamp
- One touch power sliding door
- Luggage area under-floor box
- Superior independent 2nd row captain seats with adjustable shoulder support & ottoman

Macau's Leading Newspaper

Macau Times
A triple threat of slowing economic growth, technology disruption and weaker balance sheets could come together to "cripple" returns on equity by 2018, the New York-based consultancy said in an analysis of 328 banks in the region. Profit growth may slow to below 4 percent annually between 2016-2021, down from about 7 percent in 2011-2014, said Joydeep Sengupta, one of the report’s authors.

The region’s slowdown has led to weaker lending growth and surging loan defaults, sending stressed assets in China, India, Indonesia and Japan to almost USD400 billion last year, according to McKinsey. Since the 2008 global financial crisis, lenders have been grappling with tighter regulatory and capital requirements that have curtailed their ability to dole out credit.

Banks in the region have “seen extraordinary growth” over the past decade, Sengupta, a senior partner in McKinsey’s Singapore office, said in a phone interview. “At this point in time, we would say we’re at the end of the golden era. There is a trinity of threats which we are seeing.” Asia-Pacific banks have accumulated for almost half of global banking profits each year since 2009, according to the report. In 2015, the region’s lenders represented 46 percent of the $1.1 trillion in after-tax earnings generated by the industry worldwide, the report showed.

The McKinsey study showed that ROE for the Asia-Pacific lenders had fallen to 14 percent in 2014 from 15 percent the previous year. That figure may fall to “single digits” if banks don’t take action, Sengupta said.

The consultancy is calling on banks to build their digital capabilities to fend off rising competition from technology start-ups and more established digital companies including Alibaba Group Holding Ltd. and Tencent Holdings Ltd., which are offering financial services from mortgages to payment systems. A customer-focused digital strategy would foster loyalty, as well as cut costs, according to McKinsey.

“In surveys, banking customers in Asia-Pacific frequently list limited digital financial offerings and unsatisfactory service as major sources of frustration,” the report said. “A well-designed digital bank could address these disappointments.”

To ease the impact of slowing economies, McKinsey recommended banks to tap into “growth pockets” in the region: the 1.1 billion individuals with no formal banking relationships, the region’s affluent middle class, and small to mid-sized businesses.

“The reality is that doing things the way you do will create significant challenges,” Sengupta said. By addressing these, “there are opportunities which are hitherto untapped, but significant and large, that banks can pursue,” he said. Bloomberg

**Elected village head says he accepted bribes**

*Gerry Shih, Beijing*

The popular head of a Chinese village who won a rare open election in 2012 following a standoff with the ruling Communist Party said in a televised statement yesterday that he accepted kickbacks for government contracts, as thousands of his supporters marched in the streets calling for his release.

Lin Zuluan was arrested early Saturday shortly before he planned to lead protests against land grabs by local developers. His arrest touched off days of demonstrations in Wukan village, where many residents have long insisted and say the confession, televised yesterday, was forced.

The village received international attention in 2011 when residents held protests and won unusual permission from the Communist Party to hold an open election the following spring, which Lin won.

Holding Chinese flags and parasols in the swelling heat, thousands of Lin’s supporters marched yesterday to a local government office with a banner bearing their signatures and fingerprints seeking his release.

Residents leery of the government through years of disputes say Lin’s reported confession was linked to the detention of his grandson on Monday.

Hundreds of riot police have been patrolling Wukan’s streets since Lin’s arrest Saturday, apparently to prevent a repeat of the 2011 uprising, when residents expelled local officials and police and barricaded the village in an extraordinary show of defiance.

There were no reports of clashes yesterday. Videos posted online showed heavily armed riot police standing in rows along village streets looking on as protesters marched by.

While prosecutors have pushed ahead to bring charges against Lin this week, municipal officials administering the village have sought to defuse the situation by pledging to investigate residents’ complaints of land grabs. AP

**Powerful storm poised to hit Asian bank profits, McKinsey says**

*Darren Boye*

ASIA-PACIFIC banks face a “powerful storm” which will probably hurt profit growth in an industry that earned half a trillion dollars last year, according to McKinsey & Co.

A triple threat of slowing economic growth, technology disruption and weaker balance sheets could come together to “cripple” returns on equity by 2018, the New York-based consultancy said in an analysis of 328 banks in the region. Profit growth may slow to below 4 percent annually between 2016-2021, down from about 7 percent in 2011-2014, said Joydeep Sengupta, one of the report’s authors.

The region’s slowdown has led to weaker lending growth and surging loan defaults, sending stressed assets in China, India, Indonesia and Japan to almost USD400 billion last year, according to McKinsey. Since the 2008 global financial crisis, lenders have been grappling with tighter regulatory and capital requirements that have curtailed their ability to dole out credit.

Banks in the region have “seen extraordinary growth” over the past decade, Sengupta, a senior partner in McKinsey’s Singapore office, said in a phone interview. “At this point in time, we would say we’re at the end of the golden era. There is a trinity of threats which we are seeing.” Asia-Pacific banks have accumulated for almost half of global banking profits each year since 2009, according to the report.

In 2015, the region’s lenders represented 46 percent of the $1.1 trillion in after-tax earnings generated by the industry worldwide, the report showed. The McKinsey study showed that ROE for the Asia-Pacific lenders had fallen to 14 percent in 2014 from 15 percent the previous year. That figure may fall to “single digits” if banks don’t take action, Sengupta said.

The consultancy is calling on banks to build their digital capabilities to fend off rising competition from technology start-ups and more established digital companies including Alibaba Group Holding Ltd. and Tencent Holdings Ltd., which are offering financial services from mortgages to payment systems. A customer-focused digital strategy would foster loyalty, as well as cut costs, according to McKinsey.

“In surveys, banking customers in Asia-Pacific frequently list limited digital financial offerings and unsatisfactory service as major sources of frustration,” the report said. “A well-designed digital bank could address these disappointments.”

To ease the impact of slowing economies, McKinsey recommended banks to tap into “growth pockets” in the region: the 1.1 billion individuals with no formal banking relationships, the region’s affluent middle class, and small to mid-sized businesses.

“The reality is that doing things the way you do will create significant challenges,” Sengupta said. By addressing these, “there are opportunities which are hitherto untapped, but significant and large, that banks can pursue,” he said. Bloomberg

**PBOC says monetary policy to remain prudent with fine-tuning**

CHINA will continue its “prudent” monetary policy this year with fine-tuning at appropriate times, the People’s Bank of China said in its 2015 annual report released yesterday, echoing recent descriptions of its stance.

The central bank plans financial reforms including further opening up of the bond market and “two-way” opening of capital markets, according to a 133 page report reviewing 2015 and looking into this year.

The reiteration of a “prudent” monetary policy stance comes after recent economic data suggest a tepid stabilization in the economy, which last year expanded at its slowest pace in a quarter century. The central bank is in the midst of a balancing act, tightening oversight of some financial products and seeking to keep a lid on debt growth while ensuring there’s enough credit supply to keep the economy humming.

In a written speech included in the report, the central bank’s governor Zhou Xiaochuan said the PBOC will continue to deepen financial reform and opening up in 2016, with special emphasis on assisting with structural reforms such as cutting excess capacity, destocking and deleveraging. Bloomberg
Yulin holds dog-meat eating festival despite protests

A city in southern China went ahead with an annual dog-meat eating festival yesterday despite heavy criticism and protests from animal rights activists.

Vendors slaughtered dogs and cooked their meat in dozens of restaurants across the city of Yulin, in an event that has come to symbolize the cruelty and potential for spreading disease associated with the largely unregulated industry.

Activists bought dogs from dealers who had been planning to slaughter them, while local residents complained that outsiders were ruining what they consider a local tradition.

“We came to Yulin to tell people here dogs are our friends. They should not kill dogs in such a cruel way and many of the dogs they killed are pet dogs,” said Yang Yuhua, a volunteer from the central city of Chongqing.

An estimated 10 million to 20 million dogs are killed for their meat each year in China, and the Yulin event has become a lightning rod for criticism.

Many of the dogs are believed to have been pets stolen from their owners or simply picked up off the street. They are stuffed in cages, and trucked to the city about 2,000 kilometers south of Beijing in the province of Guangxi, often without food or water.

Cats eaten at the festival are subjected to similar ill treatment. The local government has in recent years sought to dissociate itself from the event, forbidding its employees from attending and limiting its size by shutting down some dog markets and slaughter houses.

“The so-called dog-meat eating festival has never been officially recognized by government or by any regulations or laws,” said an official reached by telephone at the city government’s general office.

“We hold meetings every time before the so-called festival, discussing counter measures such as deploying local police, business and sanitary authorities to inspect and deal with those who sell dogs,” said the official, who like many Chinese bureaucrats would give only his surname, Liu, because he was not authorized to speak to reporters.

Opponents this year expanded their campaign to the United States, petitioning politicians in San Francisco to pressure their Chinese colleagues into calling for an end to the slaughter.

Actors and celebrities, including Matt Damon, Joaquin Phoenix and Rooney Mara, also released a public service announcement calling for an end to the torture and killing of dogs in China, South Korea and other Asian nations.

The brief clip focused particularly on the practice of killing dogs by beating, burning and other painful methods in the belief that dying by torture makes their meat taste better.

Such efforts may be having an effect. Wendy Higgins of the Humane Society International said activists on the ground reported fewer dogs killed and less visible dog meat eating than in years past.

The society “urges the Yulin authorities to take decisive steps to spare countless animals from a fate involving a brutal beating to death with metal poles,” Higgins said in an emailed statement.

As many as 10,000 dogs are believed to be killed during the event, which falls around the summer solstice that arrived on Monday this year.

Promoters say eating dog meat indoors and large-scale open-air dog-meat consumption is no longer seen.

Another animal rights activists, Chen Chun, said the push to end the Yulin festival was part of a larger campaign to pass legislation banning animal cruelty. A draft animal cruelty law remains in China’s legislature, and prosecution of dog thieves and those violating animal transport laws remains lax, activists complain.

“Our ultimate goal is that the country can make a law to protect animals, especially dogs here,” Chen said.

Activists debated and argued with local residents, with police intervening at times to prevent any physical confrontations.

Activists said rallies held around the country to oppose dog eating, as well as outrage on social media from the growing ranks of dog lovers, are already having an effect.

Dog meat restaurants have been forced to take the festival indoors and large-scale open-air dog-meat consumption is no longer seen.

Along with the question of animal cruelty, dog meat also poses a risk to human health by spreading diseases such as trichinellosis, rabies and cholera, the Humane Society says.

Guangxi is already one of China’s five worst areas affected by human rabies, and Yulin ranks as one of the top 10 Chinese cities in terms of cases, the organization says.
THAILAND

PM calls Ban Ki-moon to talk about preparation for constitutional referendum

Prime Minister Prayut Chan-o-cha told UN Secretary-General Ban Ki-moon during a telephone conversation on Monday that Thailand is proceeding toward civilian rule according to its roadmap. The comment comes as the government has been accused of constraining public supervision over the coming referendum. Thai media reported yesterday, Red-shirts, or the United Front for Democracy against Dictatorship (UDD), filed a complaint on Monday to the UN since their proposal to watchdog centers for the August 7 referendum on the draft constitution was blocked by the Prayut-led government. Ban stressed that an open and inclusive debate would be essential to ensuring the legitimacy of the constitution and achieving national unity, according to a statement released by Secretary-General’s spokesperson. Prayut said he told Ban about activities of groups with “ill intentions” toward the country and also informed him of the UDD’s petition to the UN office in Bangkok, Bangkok Post reported.

“Still, I explained to him that we have such freedom. As for the draft charter, people throughout the country have been given a chance to voice their opinions,” Prayut said. He also told Ban about the referendum and preparations for a general election, adding that “everything is proceeding according to the roadmap.” Ban has reaffirmed the UN’s readiness to support Thailand as the country prepares to vote on a final draft Constitution.

According to UDD leader Jatuporn Prompan, they submitted the petition because monitoring centers were opened in only 47 provinces on Sunday, while the government prevented the opening of further centers in 29 other provinces.

Ban has reaffirmed the UN’s readiness to support Thailand as the country prepares to vote on a final draft Constitution.

Asking about Deputy Prime Minister Pravit Wongsawan’s suggestion that the UDD should work with the Election Commission (EC) to monitor fraud instead of setting up its own anti-fraud centers, UDD Secretary-General Nattawut Saikuar said that was not possible because the EC had never shown any intention of wanting to cooperate. Meechai Ruchupan, chairman of Constitution Drafting Committee, asked UDD leaders not to act in a manner that would obstruct the campaign, otherwise they will violate the Referendum Act and face legal action.

NEPAL

Therapist sets record in 50-hour non-stop yoga

An Nepali yoga therapist Uttam Muktan has set a Guinness World Record for performing longest yoga marathon under the male category.

Thirty-year-old Muktan received the certificate from Guinness World Records on the eve of International Yoga Day for performing Yoga continuously for 50 hours 15 minutes.

In yet another attempt to attain unique records across the world, the Nepali Yoga instructor had demonstrated more than 1,000 striking body postures in Kathmandu in last December. His record-breaking performance was captured by movie-camera and submitted to the Guinness World Records organization.

After nearly six months of attempts, Muktan has succeeded in breaking the record of an Indian Yoga teacher, who had performed for 40 hours and 15 minutes in February, 2015.

A Nepalese man Uttam Muktan (left) receives a certificate of Guinness World Records for the world’s longest yoga marathon, in Kathmandu.

“I am feeling very happy to receive this world recognition. This is not a sole personal success so I would like to give credit to all the yoga enthusiasts for leading me to this status,” said Muktan, sharing his happiness with Xinhua earlier in the month.

His triumph was celebrated by the government in front of thousands of people from different walks of life who gathered at the capital city’s central point, King’s Way, to participate in mass demonstrations marking the International Day of Yoga. Muktan was congratulated by the Nepalese Prime Minister KP Sharma Oli with a certificate and a cash prize of NPR50,000.

Muktan told Xinhua, “Nepal is already known as land of Gautam Buddha. But there are still immense possibilities for exploration in the discipline of Yoga. So I will try my best to spread the message of Yoga.”

He also wants to persuade each and every individual to explore their inner talents and adopt a disciplined life. “Yoga leads us to completeness and oneness,” he added.

Born in a rural village of Kavrepalanchowk, a district bordering Kathmandu, Muktan completed his bachelor’s degree in Yoga from Bangalore of India.

He believes that the multiple twists and turns along with the formal lessons from a renowned Yoga Guru Vikashananda have led him to the position where he stands today.

“Yoga is an integral part of my life. I would dedicate my whole life spreading and promoting this discipline,” he said.

VIETNAM

Reporter’s press card revoked for insulting military

A Vietnamese reporter’s press card has been revoked for “insulting” the military in an online post after a search plane crashed last week while looking for a missing fighter jet, the government said.

A decision by Minister of Information and Communication Truong Minh Tuan, posted on the ministry’s website late on Monday, said the press card for reporter Mai Phan Loi of the Ho Chi Minh City News newspaper had been revoked for “seriously insulting the reputation of Vietnamese People’s Army” and hurting the families of the military personnel who died in the accidents.

The move is connected Loi’s comments on the crash of a maritime patrol aircraft with six officers and three military personnel on board last week while searching for a fighter jet which went down two days earlier.

Loi, based in Hanoi for the newspaper, posted a comment on the Facebook page of the Young Journalists Forum asking why the aircraft “exploded into pieces,” saying the possibilities included it being shot down or because of poor quality “due to corruption in the military.”

Loi took the post down a day later from the forum that has 12,000 members, and apologized for using incorrect wording and “hurting those involved.”

Yesterday, the Tuoi Tre newspaper reported that Loi had been suspended by his newspaper. Executives at the newspaper and Loi were not available for comment yesterday.

All media outlets in Vietnam are under state control.

Bad weather has hampered the search for the missing aircraft, its nine crew members and the Sukhoi Su-30 MK2 fighter jet they were looking for.

The two crashes were the latest in a string of accidents involving the Vietnamese military, including two helicopters crashes that killed 24 people over the past two years.
Japan utility: Delay in declaring meltdown was cover-up

Mari Yamaguchi, Tokyo

The utility that ran the Fukushima nuclear plant acknowledged yesterday its delayed disclosure of the meltdowns at three reactors was tantamount to a cover-up and apologized for it.

Tokyo Electric Power Co. President Naomi Hirose apologized yesterday for the disaster to avoid using the word “meltdown.”

“I would say it was a cover-up,” Hirose told a news conference. “It’s extremely regrettable.”

TEPCO instead described the reactors’ condition as less serious “core damage” for two months after the earthquake and tsunami on March 11, 2011, wrecked the plant, even though utility officials knew and computer simulations suggested meltdowns had occurred.

An investigative report released last Thursday by three company-appointed lawyers said TEPCO’s then-President Masataka Shimizu instructed officials not to use the specific description under alleged pressure from the Prime Minister’s Office, though the investigators found no proof of such pressure.

The report said TEPCO officials, who had suggested possible meltdowns, stopped using the description after March 14, 2011, when Shimizu’s instruction was delivered to vice president at the time, Sakae Muto in a memo.

“It’s extremely regrettable,” Hirose said at a televised news conference. He vowed to take a 10 percent pay cut, for one month each to take responsibility. He vowed to take further steps to improve TEPCO’s safety culture, but ruled out a possibility to further investigate what really led to Shimizu’s instructions.

The report said Shimizu’s instruction delayed full disclosure of the plant’s status to the public, even as people who lived near the plant were forced to leave their homes, some of them possibly unable to return permanently, due to the radiation leaks from the plant.

TEPCO reported to authorities three days after the tsunami that the damage, based on a computer simulation, involved 25 to 55 percent of the fuel but didn’t say it constituted a “meltdown,” even though the figures exceeded the 5 percent benchmark for one under the company manual.

TEPCO in May 2011 publicly acknowledged “meltdown” after another computer simulation showed significant meltdown in three reactors, including one with melted fuel almost entirely fallen to the bottom of the primary containment chamber.

The issue surfaced earlier this year in a separate investigation in which TEPCO reversed its earlier position that it had no internal criteria regarding a meltdown announcement, admitting the company manual was overlooked.

Myanmar punishes army officers for recruiting minors

Myanmar military authorities have recently punished 382 military personnel including 73 officers for recruiting child soldiers, the Committee for Prevention of Minors from Military Service announced yesterday. In March, Myanmar military refused at such wrongly recruited child soldiers, earlier report said. The committee disclosed that it has been cooperating with the United Nations Country Task Force on Monitoring and Reporting (CTFMR) since 2012 and until now the committee had brought 734 minors back to their families.

Cambodia receives 275,000 Chinese tourists in 4 months

Cambodia received some 275,000 Chinese tourists in the first four months of 2016, up 13 percent if compared to the same period last year, according to a Tourism Ministry report launched yesterday. The number of Chinese visitors to the Southeast Asian country accounted for 16 percent of total foreigners to the kingdom during the January-April period this year, the report said. It added that China ranked the second largest source of tourists to Cambodia after Vietnam. 206,000 Vietnamese traveled to Cambodia during the period, down 3 percent year-on-year.

Cambodia: 275,000 Chinese tourists in 4 months
Rebels, army seen profiting from Congo gold despite controls

Tom Wilson

International regulations aimed at curbing the trade in so-called conflict minerals have failed to stop rebel groups and elements of the army in eastern Democratic Republic of Congo profiting from gold mining in the region, according to a United Nations group of experts.

The lack of a functioning traceability system for gold is a “particular area of concern,” the panel, which monitors sanctions on the Congo, said in a report to the UN Security Council published June 16. “Gold from non-validated mining sites, and therefore possibly benefiting armed groups, is laundered into the legitimate supply chain and, subsequently, into the international market,” it said.

Gold production has increased exponentially in Congo from almost nothing in 2011 to 25.5 metric tons (820,000 troy ounces) last year, as commercial mines run by London-listed Randgold Resources Ltd. and Toronto-based Banro Corp. have started up. Officially, only 583 kilograms of gold was produced by artisanal and small-scale miners last year, much of which was sold in Dubai, the panel said, citing government statistics. The real figure is suspected to be much higher, it said.

Congo’s Chamber of Mines in February said that as much as 400 kilograms of illegal gold leaves the South Kivu province alone every month. Congolese exporters under-declared exports by as much as USD174 million in 2015, depriving the state of tax revenue, the panel said in the report.

Since 2010, when the U.S. Dodd-Frank Wall Street Reform and Consumer Protection Act included a requirement for listed companies to disclose their use of conflict minerals – tantalum, tin, tungsten and gold – sourced from Congo and adjacent countries, significant efforts have been made to clean up mineral-supply chains in the region.

Due diligence and traceability programs for tin, tantalum and tungsten have reduced opportunities for armed groups, of which at least 60 continue to operate in eastern Congo, to profit from trade in the minerals. No comparable program has been introduced for gold, which is more transportable and more valuable, leading to an increase in illegal gold mining.

The UN experts found that Congolese exporters are ignoring due diligence requirements to source gold from validated mining sites, aggregating metal sourced from multiple sites, some which are not validated, and under-declaring exports to national and provincial authorities. In doing so, exporters in the Congo are “enabling the laundering of illegitimate gold that is not conflict-free into the international supply chain,” according to the report.

In one example, five dredge owners operating on the Luaberio River in North Kivu province told the UN experts that members of the rebel Democratic Forces for the Liberation of Rwanda were enforcing a tax of 5 grams (0.16 ounces) of gold a month, worth about $205 at current prices.

In South Kivu province, the UN experts said that members of the Congolese armed forces were controlling parts of the gold trade in the Missisi area. Soldiers operate an illegal barrier between mining and processing areas, collecting 500 Congolese francs ($0.52) from each digger entering the mine and 1,000 francs from those bringing product back out, the group said.

To address the problem, the military in March told the UN it would rotate all officials working in the area in the near future. Bloomberg
Li Ka-shing warns against Brexit as vote looms

Prudence Ho

H ONG Kong’s richest man stepped up his calls for Britons to vote in favor of staying in the European Union as the world braces for the outcome of this week’s vote.

“If Brexit happens, it will be detrimental to the U.K. and it will have a negative impact to the whole of Europe,” CK Hutchison Holding Ltd. Chairman Li Ka-shing told Bloomberg Television’s Angie Lau in a wide-ranging interview, his first with international media since 2012. “Of course I hope that the U.K. doesn’t leave the EU.”

As one of the U.K.’s biggest investors, Li has much at stake in the June 23 referendum and his concerns echo those voiced by business and market leaders worldwide as they prepare for the possible fallout from Britain leaving the 28-nation bloc.

Executives at Toyota Motor Corp. to General Electric Co. have warned that future spending in the country could be undermined if voters choose to leave the EU.

Li said three months ago he would scale back investments in the U.K. in the unlikely event Britain were to vote to exit the EU. In Thursday’s interview, where he also talked up the long-term outlook of China’s economy, the 87-year-old tycoon said his business will go on.

Regardless of the outcome, Li’s attention is back on the U.K., where he operates Superdrug and Savers stores, plots, the Three phone service, as well as gas and electricity distribution. His Hong Kong-based flagship CK Hutchison generated 37 percent of its total earnings - before interest and taxes - from the country last year.

That means a weaker pound, which is the world’s worst performer among Group of 10 currencies this year, is bad for CK Hutchison’s profits. Every time the pound moves by 1 percent, the company’s recurring earnings would swing 0.5 percent in the same direction, according to Benjamin Lo, an analyst at Nomura Holdings in Hong Kong.

In addition, if Brexit causes the U.K. economy to slow down - Bank of England Governor Mark Carney has warned it could lead to a recession - CK Hutchison’s port and retail operations in the country would be particularly vulnerable, Lo said. S&P Global Ratings said on Monday that although a U.K. exit could impact CK Hutchison and some of its affiliates, it’s unlikely to affect their credit ratings.

Regardless of the outcome, the Hong Kong tycoon pointed out that his business will go on.

“It’s not the end of the world if Brexit happens,” said Li.

Bloomberg

As one of the U.K.’s biggest investors, Li has much at stake in the June 23 referendum on the future of the U.K. in the European Union.

Egypt court voids decision to cede Red Sea islands to Saudis

A Nigerian court yesterday overturned the government’s agreement with Saudi Arabia to redraw the countries’ maritime border, which sparked an uproar for ceding control over two Red Sea islands to the oil-rich kingdom. The government said it would appeal.

The decision in April to cede the islands of Tiran and Sanafir triggered the biggest protest against President Abdel-Fattah El-Sissi since he was elected in 2014, with critics accusing him of giving up land in return for Saudi aid. The agreement was announced at the end of a state visit by King Salman, who also pledged billions of dollars in assistance and investments to support the most populous Arab country.

“The islands are Egyptian, and the signing of the pact is nullified,” said Khaled Ali, a former presidential candidate and one of the lawyers who filed the case. The government will take the necessary steps to appeal, Le-gislative and Parliamentary Affairs Minister Magdy El Agaty was quoted as saying by the state-run Middle East News Agency.

The accord was also supposed to parlia-

mentary approval. Bahaa Abo Shakra, the head of the parliament’s legislative committee, said lawmakers will examine the ruling, along with other documents, before they make a decision on the pact, state-run media reported.

In court, Judge Yehia El-Dakroury ruled “to halt the execution of the border demar-
cation agreement” and for the two islands to remain under Egyptian sovereignty. A summary of yesterday’s court ruling published by local media didn’t explain the reasoning behind the verdict.

Bloomberg

Thousands of revelers have gathered at Stonehenge to watch the sun rise and celebrate the summer solstice. Some 12,000 people gathered at the stone circle to dance and do yoga on the longest day of the year in the northern hemisphere yesterday. The stone circle in southern England, believed 4,500 years old, is a World Heritage site known for its alignment with the movements of the sun. Thousands visit to mark the solstices in summer and winter.

POLAND

Suspended prison term in 2010 death of president

A Polish court has convicted and handed a suspended prison term to a former deputy head of government security over the 2010 plane crash that killed President Lech Kaczynski and 95 others. The verdict yesterday in Warsaw was the first prison term handed out over the April 10, 2010, crash of Poland’s presidential plane in Smolensk, Russia, that killed all on board.

CROATIA

Conservative’s leader resigns after gov’t fall

Tomislav Karamarko yesterday resigned as leader of the Croatian Democratic Union party after its coalition government fell, forcing early elections. Karamarko said his resignation will give his party a better chance in the snap vote expected in early September. He added at a press conference that “this act creates space for new impulses.” “I am resigning in the interest of the party, not because of pressure,” Karamarko said. “I had promised my party that I will be able to create a political majority and I failed, so I take responsibility for that.”
build an electronic brain for next-generation vehicles, tups, partner with tech companies and hire talent to make cars smart enough to react like human drivers.

“Build autonomous cars’ brains’”

Data from sensors, cameras and radar to react to sur- success the world more like human brains do, decoding billions in profits that will cost billions to develop.”

said Froehlich. “It’s a business proposition worth despite the carmaker’s global factory network, some prospects, Uber Technologies Inc. is valued at $62.5 billion in 2016, launched a bid for 500,000 in reserve. Army which has about nine million men under arms with 3,000 tanks, 7,000 guns and nearly 3,000 aircraft. Stalin has refused to prepare for an invasion, insisting that it would not happen until next summer. In London the War Cabinet met early this morning to discuss the implications. The Prime Minister, Winston Churchill, condemned the invasion in a broadcast on BBC radio, in which he said it marked a turning point in the war. Churchill, condemned the invasion in a broadcast on BBC radio, in which he said it marked a turning point in the war.

Calling Hitler a “bloodthirsty guttersnipe”, he said his way from the north towards Leningrad. Dawn offensive, German troops pushed into the USSR on 22 June 1941. The attack was known as Operation Barbarossa, the invasion of the Soviet Union.

The Russian danger is... our danger,” he said, “and the “greatest the world has ever seen”.

Hitler had counted on taking Moscow before Russia’s punishing winter set in, but the half-starved German army didn’t even arrive on the outskirts until September. They were finally driven back by a surprise counterattack by the Red Army on 14 December 1941.

In 1942, a second major push, this time in the south, ended in the In 1942, a second major push, this time in the south, ended in the

The siege of Leningrad to the north also ended in German defeat in 1944, after 900 terrible days of starvation and bombardment in which about one million people died. The siege of Leningrad to the north also ended in German defeat in 1944, after 900 terrible days of starvation and bombardment in which about one million people died.

The failure of Operation Barbarossa was Hitler’s first major defeat on land, and marked the beginning of the end for Nazi Germany.
Time on your hands, try to make yourself be convinced that it's the right time to follow those feelings.

Things at the office have finally slowed down. Better late than never. Now that you have some free time, try to make the shot in the arm you need to face the day you're passionate three hundred and sixty five days a year, and at now you're feeling an added level of intensity. Enjoy the deep feelings that brings you.

Emotional intensity doesn't have to signal imminent upheaval. Take delight to higher levels but be extra cautious around anything you're unsure of. Even ten minutes to yourself can be aCross:

You don't have to go too deep, particularly crafty, you'll have to watch your gauge move up. Unless you're under your control than you realize. Which way that goes is actually more clear.

Things at the office have finally slowed down, Better late than never. Now that you have some free time, try to make yourself socially useful.

Even ten minutes to yourself can be aCross:

Your colleagues may make you feel good on some level, but your friends are the ones who can really make you stop. Organize a social event if there's not already one on the calendar.

Your emotions are your driving force right now. Leave all personal considerations behind you, you have to be more calculating than usual. If you've never had to signal imminent upheaval. Take delight to higher levels but be extra cautious around anything you're unsure of.

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Your emotions are your driving force right now. Leave all personal considerations behind you, you have to be more calculating than usual. If you've never had to signal imminent upheaval. Take delight to higher levels but be extra cautious around anything you're unsure of.
Hodgson pleads for patience as England disappoints again

Steve Douglas, Saint-Etienne

ENGLAND coach Roy Hodgson had a message for the growing band of doom-mongers following a frustrating stalemate against Slovakia.

"Sooner or later, we will get our reward," Hodgson said. The plea for patience may be lost on England's long-suffering fans.

After an embarrassingly early exit from the World Cup in Brazil in 2014, England's attack-minded class of 2016 promised something different at the European Championship.

So far in France, it's more of the same.

England faded after a bright start to stumble to a 1-1 draw against Russia, left it until stoppage time to snatch a 2-1 win over Wales, and lacked the cutting edge to break down a well-organized but limited Slovakia side in a 0-0 draw in Saint-Etienne on Monday (Tuesday, Macau time).

The bottom line is that England finished second in its group behind Wales, its only British brother, and only won one of three fairlybenign fixtures.

"I never thought I'd see England dominate three games like we have done," said Hodgson, perhaps forgetting England's second half against Russia and first half against Wales. "Soon we will make some noise. We will score goals one day."

By the end of the game against Slovakia, it was like an attack vs. defense exercise on the training ground.

The English had their record scorer (Wayne Rooney) and the Premier League's top two scorers this season (Harry Kane and Jamie Vardy) on the field. But they searched in vain for a way through a deep-lying, packed opposition defense and its goalkeeper Martin Kozak.

The stats said it all: England had 60 percent possession and 30 attempts on goal. But Kozak was only really tested three times, by Vardy and Adam Lallana in the first half and Nathaniel Clyne in the second half.

"I know it wasn't very nice for the fans," said Hodgson, "but we made some subs to neutralize the English attack.

Hodgson was always going to receive criticism if his team failed to win after dropping six all but the final three games of the group stage. Vitaly Mutko, who also Russia's Sports Minister, said fourth place was a "disgrace" to Wales and Slovakia "shows the real level of our football" ahead of a home World Cup in 2018.

Wales tops group

Wales qualified for the knockout stages of the European Championship as a group winner after it overwhelmed Russia 0-0 on Monday (Tuesday, Macau time) and England could only grind out a 0-0 draw with Slovakia.

In its first international tournament since the 1958 World Cup, Wales ended Group B with six points, one ahead of England, which also qualifies for the round of 16. With four points on the board, Slovakia still has a chance to make it to the knockout stages as one of the best third-place teams.

Wales was dominant against a disappointing Russia side, producing an impressive countering display that rested on more than just its talisman, Gareth Bale, the tournament's top scorer after three goals in three matches.

"As a nation geographically we are small, but if you judge us by passion you could say we were a continent tonight," said Wales coach Chris Coleman.

"These players keep delivering moments that I think they're not going to top, and they've done it again tonight in all fairness."

Next up for Wales, once the other group matches have been completed, will be a team that finished its group in third-place.

EURO 2016 | ROUNDUP

The Head of Russia's football federation has blasted the country's players for a lack of talent and desire as they exited the European Championship in the group stage.

Vitaly Mutko, who is also Russia's Sports Minister, said fourth place in Group B, with defeats to Wales and Slovakia "shows the real level of our football" ahead of a home World Cup in 2018.

Mutko told Russian state news agency Tass that "we don't have any top class players right now" and that "perhaps many have a lack of desire to grow, to move, to perfect themselves."

Mutko added Russia should focus on developing young players and improving the domestic league but "you can't change anything in an hour."

"We are into the next round," England goalkeeper Joe Hart said, "and nobody will want to play us." MDT/AP

LATEST RESULTS

| France | 2 | 1 | Romania |
| Albania | 1 | 2 | Switzerland |
| Wales | 2 | 1 | Slovakia |
| England | 1 | 1 | Croatia |
| Turkey | 0 | 1 | N. Ireland |
| Poland | 1 | 0 | Ukraine |
| Germany | 2 | 0 | Czech Rep. |
| Spain | 1 | 0 | Belgium |
| Rep. Ireland | 1 | 1 | Austria |
| Russia | 1 | 1 | Sweden |
| Portugal | 1 | 1 | Italy |
| Iceland | 1 | 0 | Hungary |
| Romania | 1 | 1 | England |
| France | 2 | 0 | Albania |
| England | 2 | 1 | Wales |
| Ireland | 0 | 1 | N. Ireland |
| Germany | 0 | 0 | Poland |
| Italy | 1 | 0 | Sweden |
| Czech Rep. | 0 | 1 | Croatia |
| Spain | 1 | 0 | Belgium |
| Portugal | 1 | 1 | Greece |
| Romania | 0 | 1 | Albania |
| Switzerland | 0 | 0 | France |
| Russia | 0 | 3 | Wales |
| Slovakia | 0 | 0 | England |

THE HEAD OF Russia's football federation has blasted the country's players for a lack of talent and desire as they exited the European Championship in the group stage.

Vitaly Mutko, who is also Russia's Sports Minister, said fourth place in Group B, with defeats to Wales and Slovakia "shows the real level of our football" ahead of a home World Cup in 2018.

Mutko told Russian state news agency Tass that "we don't have any top class players right now" and that "perhaps many have a lack of desire to grow, to move, to perfect themselves."

Mutko added Russia should focus on developing young players and improving the domestic league but "you can't change anything in an hour."

"We are into the next round," England goalkeeper Joe Hart said, "and nobody will want to play us." MDT/AP
**EURO 2016 | PREVIEW**

**Portugal needs Ronaldo to find goals against Hungary**

**Joseph Wilson, Lyon**

Underwhelming through two goalless games, Cristiano Ronaldo has another chance to shine.

The Portugal forward has failed get his team going at the European Championship, even missing a penalty late in the 0-0 draw against Austria. But Ronaldo and his teammates still have a chance to reach the round of 16 when they face Hungary on Wednesday [tomorrow, Macau time] at Stade de Lyon.

"This isn’t the first time this has happened in his career," Portugal coach Fernando Santos said. "In the past he has gone two or three matches without scoring, and then he would suddenly score a lot of goals, and I am completely convinced that this will happen."

Ronaldo, his nation’s all-time leading scorer with 58 goals, came to France as the undisputed star of Euro 2016. Only Sweden striker Zlatan Ibrahimovic merits a mention when it comes to matching Ronaldo’s attack.

But the 31-year-old Ronaldo has yet to produce the goals he scores with such apparent ease while playing for Real Madrid, which just over three weeks ago won the Champions League title. Instead, he has shown his childish side after he was warned off by Germany in the opening group stage.

"Obviously I’m a bit sad, because this wasn’t the way I wanted to break this record," Ronaldo said. "The most beautiful way would have been to win, and we couldn’t, we drew. So it was not how I envisaged it.

Ronaldo also had to postpone plans to become the first player to score in four different European Championships. After wasting 180 minutes, he may only have 90 minutes left to add to that achievement to his long list of awards, which includes three Ballon d’Or trophies.

Group F leader Hungary looks like the perfect opponent for Ronaldo to uncork his scoring potential. But so did Iceland and Austria, only for him to err on all of his 22 shots.

And Hungary has gained in confidence from a strong start to its first major tournament in 30 years. The Hungarians have four points from their opening 2-0 win over Austria and 1-1 draw with Iceland.

Portugal is in third place with two points, the same as second-place Iceland. Austria, which plays Iceland at the same time on Wednesday in Saint-Denis, is in last place with one point but is still in contention for a spot in the round of 16.

**EURO 2016 | MATCHES**

**Ireland needs victory over Italy to advance**

Eric Willemsen, Lille

To stay in the European Championship, Ireland must do something it hasn’t done in more than two decades — beat Italy in a competitive match.

Any other result in Wednesday’s [tomorrow morning, Macau time] final Group E game at Stade Pierre Mauroy will send the Irish home.

"Against Portugal we showed that we are strong defensively," Austria forward Marko Arnautovic said. "Now against Iceland we have to show that we can be just as good going forward."

Iceland has little fear of being under attack after also absorbing 11 Ronaldo attempts on goal in a 1-1 draw that was its major tournament debut.

A second 1-1 draw against Hungary felt like a win wasted in Marseille after Bírior Saercason’s 88th-minute own-goal.

"We will hopefully be a bit cooler on the ball than we have been in the last games," Iceland winger Johann Gudmundsson said. "[Austria] of course have a good side, but we also have a superb one. We are going there to pick up the three points, nothing else is on offer."

Ahead of Euro 2016, Austria was the likely favorite at Stade de France after winning nine of 10 matches in qualification.

Predictions count for little in a Group F that has been turned upside down with Hungary leading with four points, and Ireland following with two.

"You can win against everybody but you can lose against everybody," Austria midfielder Julian Baumgartlinger said. "You cannot predict anything. The differences are so small and every game is like really close."
**Law and Order**

*Whenever* I look at the messy traffic at the crossroad from my window, I recall a scene from one of my favorite TV shows long, long ago. In that episode, a Chinese goddess who created lives on earth woke up from thousands of years of sleep and wanted to see how her people were doing. Her lover, who has been asked for her for thousands of years, then drove her around in a Mercedes convertible. He explained to her the modern technology human beings have created over the years and how they make lives easier, and travelling a lot faster. Then he stopped at the traffic light. The goddess asked, “Why do you stop suddenly?” The lover explained, “See those lights. They are call traffic lights. When the light turns red, one must stop, so pedestrians can cross the road.” Then the moment that left a strong impression on me was the reply of the goddess: “So, you mean that people will hit another human being with their cars without the traffic lights controlling them when you stop?”

It may be true that advance development of a legal system represents civilization and the level of development of a nation, but are people in the modern world overly dependent on rules and regulations to guide our behavior? Not that we often see cases in which traffic lights are down, there are always serious traffic jams with cars stopping in the middle of crossroads not letting each other pass first. A picture of the chaos we would be in without rules and regulations to guide our actions. I have observed that, more and more often, instead of “putting the fear of God” in their children as parents used to do, or say, modern parents tend to “put the fear of the law” in their kids. It is not unusual to hear parents in Macao telling their children not to steal or fight or litter on the street because “cops, policemen will come arrest them. While that is not untrue, wouldn’t it be better to explain to children why they should control their actions instead of focusing merely on the consequences? Anyway, parents have their freedom to decide how to teach their children. Perhaps they decide to leave moral education to the schools. However, there are cases when parents are depending on the law too often to control the behavior of their kids instead of teaching them the right behavior. For instance, when children start screaming in a nice restaurant, causing their parents’ embarrassment, they would tell the kids to stop screaming, or else, policemen will come to arrest them. Once, I even heard a mother telling her kid that he needed to go home and finish his homework fast, if not, policemen would arrest him. Now, that is a bit over the line, what do policemen have to do with children not doing their homework? And what will a nation of people turn out to be if our behavior is merely controlled by the fear of the law? What is there to stop us from killing someone if we know we would not get arrested?

It is important for a nation to have a good legal system to protect the rights of its citizens, and it is always easier to control people’s behavior by setting up rules, regulations and organizational policies. But there is a difference between someone who treats everyone equally for fear of being sued for discrimination, and someone who is fair because they respect that all human beings are equal and all lives are equally valuable.

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In the most comprehensive set of rules yet for the burgeoning unmanned aircraft industry, the U.S. Federal Aviation Administration yesterday went far beyond its original restrictive proposal issued last year. Drone operators will be able to petition the agency to fly beyond the horizon, at night and over people if they can show such flights are safe.

**“We are in the early days of an aviation revolution that will change the way we do business, keep people safe, and gather information about our world,” president Barack Obama said.**

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**Led Zeppelin lawyers ask judge to toss ‘Stairway’ case**

Brian Melley, Los Angeles

Led Zeppelin’s lawyers asked a judge to throw out a case accusing the band’s songwriters of ripping off a riff for “Stairway to Heaven.” The estate of Randy Wolfe, founder of the band Spirit, failed to prove it owned the copyright to their 1968 song “Taurus” or that it was substantially similar to “Stairway,” attorney Peter Anderson said.

“Plaintiff rested and failed to carry his burden of proof on multiple issues,” Anderson wrote in a motion to dismiss Monday. Wolfe’s estate claims that guitarist Jimmy Page and singer Robert Plant incorporated a unique musical phrase from “Taurus” in the introduction to their 1971 rock epic. Anderson said attorney Francis Malofy had failed to show that members of Led Zeppelin were familiar with the song and experts had not presented a convincing case that the tunes were similar enough to amount to copyright infringement.

Musical experts for the Wolfe estate said there were many similarities between the obscure instrumental “Taurus” and “Stairway,” but a defense expert testified Friday that the main similarity was a common descending chord sequence used as a musical building block for 300 years. Anderson also said the plaintiff failed to show actual damages from any infringement or present evidence of revenues from “Stairway.”

An economist testified that Led Zeppelin works that include “Stairway” earned nearly $60 million in revenues in the past five years, but that included other works, as well, and didn’t include manufacturing costs or other expenses that could be deducted.

Anderson asked Klausner to make the judgment before the case goes to the jury. The motion is fairly typical of cases as the case goes to the jury. The motion is fairly typical of cases where the plaintiff failed to show actual damages from any infringement or present evidence of revenues from “Stairway.”

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**THE DECISIVE MOMENT**

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