



Celebrating the 3rd Anniversary of the Establishment of the Guangdong-Macao In-depth Cooperation Zone in Hengqin



Three Years of Progress: A New Chapter for Macao-Hengqin Integration

1 Smooth operation of the system marked by extensive consultation, joint construction, joint administration, and shared benefits between Guangdong and Macao

- The Central Government, Guangdong Province, and Zhuhai City have issued a total of 52 policies, including the Master Plan, Overall Development Plan, and the Regulations for Promoting the Development of the Guangdong-Macao In-depth Cooperation Zone in Hengqin, to provide institutional support for the efficient operation of the system.
- The Central Government has approved the financial support measures for the Cooperation Zone, which will be allocated to promote Macao's livelihood services and industrial development.
- The Management Committee of the Cooperation Zone implements a dual-director system, with Guangdong and Macao will jointly decide on major matters. The Management Committee, Executive Committee, and dispatched agencies of Guangdong Province shall work together closely to manage the Cooperation Zone and address new challenges in the practice of One Country, Two Systems.
- A indicator system has been developed to promote the moderately diversified economic development of Macao, effectively assess the development trends of Macao-related elements in the Cooperation Zone, and facilitate the sharing of investment returns statistics for Macao-funded enterprises.
- Guangdong and Macao have jointly established the Hengqin Guangdong-Macao Development and Investment Co., Ltd. with a focus to invest in projects related to Four New industries (sci-tech research and high-end manufacturing; traditional Chinese medicine; cultural tourism, convention and exhibition, and modern finance), the company aims to create an important investment platform to support the industrial development of the Cooperation Zone.
- Over 170 civil servants from Guangdong and Macao have collaborated in the construction of the Cooperation Zone, and nearly 100 Macao talent have been recruited into the Executive Committee.

3 Deep alignment of public services between Macao and Hengqin and a growing influx of Macao residents

- The construction of Macao New Neighborhood in Hengqin has been completed. The project can provide accommodation for 12,000 to 15,000 Macao residents. Basic services, such as education, healthcare, domestic services, broadcasting, and international internet access, have been highly aligned with those in Macao. Over 1,300 residential units have been subscribed.
- The number of Macao residents living in the Cooperation Zone has reached 15,895, an increase of 18.8% year-on-year. The number of Macao residents working in Hengqin has reached 5,048, an increase of 18.2% year-on-year.
- The number of Macao students studying in the Cooperation Zone has reached 517, an increase of 282.96% compared to the end of 2021.
- The scope of cross-border practitioners has been increased to eight categories, with a total of 1,035 Macao practitioners in Hengqin.
- A series of measures have been launched to support Macao youth in innovation, entrepreneurship, and employment. Over the past three years, a total of 428 Macao projects have been incubated.

2 The remarkable gathering of innovative elements and accelerated development of characteristic industries

- Efforts are made to advance the construction of several high-level innovation platforms, which includes the Center for Science and Technology Exchange and Cooperation between China and Portuguese-Speaking Countries (CSTCP) and the Innovation and Entrepreneurship Cluster of Small and Medium-sized Sci-tech Enterprises.
- A dual 15% tax preference policy, along with several measures to support talent development in the Cooperation Zone, have been introduced. Macao and Hengqin are working together to attract talent and striving to create a high-level talent hub.
- In alignment with Macao's 1+4 appropriate diversification development strategy, the Four New industries in the Cooperation Zone have experienced rapid growth, with the number of Four New enterprises exceeding 17,000 and increasing by 20.1% compared to the end of 2021. In the first half of 2024, the added value of the Four New industries have accounted for nearly half of the Cooperation Zone's GDP.
- The total number of Macao-funded enterprises in the Cooperation Zone has reached 6,365, a 37.27% increase from the time of establishment. In the first half of 2024, the added value of Macao-funded industries in the Cooperation Zone was RMB 1.88 billion, with an actual growth rate of 125.9%.
- Macao and Hengqin have jointly promoted investment and attracted delegations from more than ten countries and regions. These regions include Portuguese-speaking countries which have sent representatives to Hengqin for inspections and negotiations.

4 The new customs operation facilitates the convenient flow of elements and the landscape of Macao-Hengqin integration takes shape

- Passengers entering through the Hengqin Port are tax-free within the limits of self use and reasonable quantity, which is a pioneering endeavor nationwide.
- Passengers entering the mainland via the second-tier can carry duty-free goods within a certain limit, which facilitates the integration of the retail and tourism industries in Macao and Hengqin.
- The import tax for goods entering the Cooperation Zone through the Hengqin Port is either exempted or bonded, with an expanded scope of applicable entities and remarkably simplified customs procedures. These are conducive to the development of Four New industries such as scientific R&D.
- A multi-functional free trade account (EF account) has been launched to significantly facilitate cross-border capital flow.
- A special endorsement has be implemented to Chinese mainlanders in tourist groups traveling in Hengqin and Macao, lifting the restrictions on the number of entries for these groups to Macao via Hengqin port in seven days. This policy will accelerate the innovative development of multi-destination tourism and the model of holding one exhibition in two places.
- Over the past three years, Hengqin Port has facilitated more than 42 million personnel entries, with Macao residents accounting for 23.6% of the total, and has handled over 5.02 million vehicles. The annual average growth rates of passenger and vehicle entries are approximately 94.6% and 55.1%, respectively.

Outlook for the Future: Creating New Glory on a New Journey

Hengqin is setting sail for a new horizon.

The construction of the Guangdong-Macao In-depth Cooperation Zone in Hengqin is a major national strategy personally planned, deployed, and promoted by President Xi Jinping. As an unprecedented pilot project, the Cooperation Zone has received great support of President Xi and the Central Government. Over the past three years, Guangdong and Macao have been jointly advancing the construction of the Cooperation Zone under the new model of extensive consultation, joint construction, joint administration, and shared benefits, in a bid to promote the moderate diversification of Macao's economy.

The three years of practice and development have led to a series of achievements in the construction of the Cooperation Zone. The new model has been operated smoothly; more Macao residents and enterprises are coming to Hengqin. The gathering of innovative elements accelerates, and the Four New industries are developing rapidly. The landscape of Macao-Hengqin integration has basically taken shape, and the effect of promoting the moderate diversification of Macao's economy is gradually more obvious. The blueprint of a new demonstration of One Country, Two Systems is becoming a reality.

As Hengqin is about to embark on a new journey, we are filled with confidence and determination to build it into a demonstration zone with Chinese characteristics and the advantages of the One Country, Two Systems.



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Av. da Praia Grande, 599, Edf. Comercial Rodrigues, 12 Floor C, MACAU SAR

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合夥人 PARTNERS:

官樂怡 Rui José da Cunha ° 山度士 Álvaro Rodrigues ° 馬天龍 Nuno Sardinha da Mata ° 趙魯 Zhao Lu °* 馬傑安 João Nogueira Marques

大律師 ASSOCIATES:

高文軒 Adelino Correia °
羅善齡 Zelina Rodrigues
馬潔冰 Maria João Marques
陶義德 António Isóo de Azeredo
白穎怡 Iclia Berenguel
冼玲鳳 Mariana Afonso Esteves
馬秀文 Sofia Mendes Martins
飛嘉華 Carlos dos Santos Ferreira °
莫永誠 Rui Velez de Moura
安東尼 António Manuel dos Santos
巴慧雅 Vera Bastos
歐文傑 Miguel Evaristo
陳芷喬 Joana Chan

大律師 ASSOCIATES:

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諾瑪莉 Maria Noras
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斐彥德 Gonçalo Figueiredo
吳霆鋒 Ng Teng Fong

實習律師 TRAINEE LAWYERS:

陳健雄 Eurico Chan
戴博晴 Tai Pok Cheng
吳佩愉 Ng Pui U
陳子健 Kimi Chan

法律專家及外地註冊律師

JURISTS AND LAWYERS
QUALIFIED IN OTHER JURISDICTIONS:
林思潔 Jessie Lin
羅成軒 José J. Rodrigues
楊詩婷 Si Teng leong

法律專家 JURISTS:

張偉鴻 Cheong Wai Hong
伍福賢 Domingos Ng
許栢桓 Rui Fernandes Brás

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280,000 INDIVIDUALS ENGAGED IN CULTURAL ACTIVITIES IN THE SECOND QUARTER, REFLECTING A PARTICIPATION RATE OF 50.1%

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SARS FORGE BOND LINKAGE TO BOOST CROSS-BORDER INVESTMENT

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BEBINCA: THE STRONGEST TYPHOON TO HIT SHANGHAI SINCE 1949

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AP PHOTO



Afghanistan The Taliban suspended polio vaccination campaigns in Afghanistan, the UN confirmed. The decision jeopardizes efforts to eradicate the virus, with Afghanistan reporting 18 polio cases this year. The Taliban may be considering site-based vaccination instead of door-to-door campaigns, particularly in southern regions. More on p8

AP PHOTO



Bangladesh A U.S. delegation met with Bangladesh's interim leader, Nobel laureate Muhammad Yunus, to discuss economic reforms and rebuilding efforts after former Prime Minister Sheikh Hasina fled amid corruption accusations. The U.S. pledged continued support, including \$202.25 million in aid, to boost inclusive economic growth.

AP PHOTO



USA Ryan Routh, 58, was arrested for allegedly attempting to assassinate Donald Trump in Florida. Routh had a criminal history, a shifting political stance, and expressed disdain for Trump in a 2023 book. He reportedly stalked Trump with an AK-47-style rifle, prompting his arrest by the Secret Service. More on p8

USA TikTok is in a legal battle with the U.S. over a law that requires ByteDance to divest or face a U.S. ban by January. The case centers on national security concerns due to TikTok's ties to China, but the company argues the law violates free speech. More on p7

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HEALTH DESTINATION

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SWITCH OFF POWER OUTAGES STRIKE THE CITY

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PJ INVESTIGATES SUSPECTED FAULTY STREET SIGNS

Police have launched an investigation into reports of defective street name plates in Macau, Secretary for Security Wong Sio Chak said. A specialized department is following up on the case, Wong said, adding that further details will be released when available. The Municipal Affairs Bureau (IAM) also said that it is closely monitoring the street nameplate issue. The department has deployed staff to conduct investigations and implement temporary remedial measures for street nameplates that are peeling off, ensuring they serve their directional function. The IAM plans to replace the defective nameplates as soon as possible, with the work expected to be completed within the fourth quarter of this year.

RESIDENTIAL PROPERTY PRICES AND TRANSACTIONS DECLINE IN AUGUST

The Financial Services Bureau (DFS) has released data indicating a substantial decline in residential transactions in August, with a month-on-month drop of 43%, according to the information provided. The data shows that there were 200 residential transactions in August, a decrease of 156 transactions compared to the previous month. Additionally, the average price of residential units sold during the period dropped by 14.7%, with the average price per square meter of saleable area reaching MOP79,568.

TROPICAL CYCLONE EXPECTED IN SOUTH CHINA SEA

The Meteorological and Geophysics Bureau (SMG) has announced that a low-pressure area east of the Philippines is expected to intensify into a tropical cyclone as it moves into the central South China Sea today. The authorities will closely monitor the development of the low-pressure area due to the uncertainty regarding its path after entering the South China Sea. The public is advised to stay informed about the latest weather updates and take necessary precautions.

DEPOSIT PROTECTION LIMIT SET TO INCREASE

The government has announced a significant increase in the deposit protection compensation limit, raising it from MOP 500,000 to MOP 800,000, effective October 1, 2024. This adjustment marks the first change in the compensation cap in 12 years, and aims to enhance depositor security amid rising financial standards in neighboring regions. The decision was published yesterday in the Official Gazette. Officials stated that the increase is part of ongoing efforts to bolster confidence among depositors and maintain stability within the banking sector.

SECURITY

RISE IN CRIME IN FIRST HALF OF 2024 AMID TOURISM REBOUND

NADIA SHAW

CRIME has increased 14.6% in the first half of 2024 compared to the same period last year, reaching a total of 7,160 cases, according to data presented by Secretary for Security Wong Sio Chak at a press briefing yesterday.

The rise in criminal activity comes as Macau's tourism industry experiences a strong rebound, with over 16.7 million visitors in the first six months, representing a 43.6% jump from 2023 and a 82.4% recovery compared to pre-pandemic levels.

"With the rapid recovery of Macau's economy, the number of tourists increased significantly, bringing new challenges to the management of public security in the Region," Wong said.

The largest increases were seen in crimes against heritage which rose 23.9% to 4,418 cases. Within this category, fraud cases jumped 50.8% to 1,394, theft increased 15.3% to 1,052 cases, and usury crimes surged 655.6%.

"Crimes against people" also saw a 22.1% rise to 1,191 cases, including a 55.6% spike in rape cases to 34 incidents.

Violent crimes increased 22.1% to 149 cases, though this was still down 53.9% from the first half of 2019. Kidnapping cases saw the biggest jump, rising 1,300% from just one case to 14.

Gaming-related crimes, which



include fraud, loansharking and theft in casinos, jumped 62% year-on-year to 683 cases in the first six months.

Fraud cases linked to "money exchange gangs" operating in casinos surged 317% to 130 incidents. Police arrested 1,924 individuals associated with these gangs, with 927 banned from entering casinos. Meanwhile, Loansharking cases increased 86 to 104 instances, with 17 arrests made.

"To combat the rise in fraud, police have implemented a three-pronged strategy of prevention, recovery of funds, and enforcement," said Wong. In the first half of 2024, police carried out 177 fraud prevention awareness campaigns reaching over 40,000 people.

"In response, the PJ established a publicity and deployment plan for fraud prevention awareness for college students through the Education and Youth Development Bureau and various colleges

and universities, and planned to pursue participation in regulating anti-fraud publicity. We also cooperate to organize promotional activities for foreign students and post messaging on campuses across Macau to raise awareness," Wong said.

From January to June of this year, authorities prosecuted a total of 4,614 cases of illegal pedestrian crossings, marking a four-fold increase compared to the same period in 2023. This surge is attributed to enhanced law enforcement efforts by the police, who have identified issues with pedestrian compliance regarding traffic regulations. To address these concerns, the police plan to intensify their enforcement actions in this area.

"In response to this situation, the bureau has been actively promoting awareness through various media platforms, including WeChat, Facebook, Instagram, and video displays on buses, reminding travelers to adhere to tra-

ffic rules," Wong said.

"Additionally, the office has increased special patrols in areas where illegal pedestrian crossings are frequent, focusing particularly on driveways where pedestrians are observed crossing unlawfully and neglecting to use designated crossing facilities," the official added.

The PJ's Anti-Fraud Coordination Centre has created 19 direct communication groups with various sectors to alert them to scams. It has also cooperated with banks to freeze 292 accounts in mainland China linked to 50 Macau fraud cases, recovering over RMB9.38 million.

In the fight against illegal immigration, police detected 22 cases of aiding illegal entry in the first half of the year, down from 36 in the same period of 2019. Thirty ringleaders were arrested, a 47.4% decrease.

Despite the increases, Secretary Wong stressed that serious violent crimes like murder and kidnapping remain very rare in Macau, and the overall crime situation is under control, and social order is largely stable.

However, with the influx of tourists, the Secretary stated that authorities are closely monitoring risks of robbery, theft and gambling-related crimes. Police will implement targeted prevention and enforcement measures to ensure public safety.

STATS

Cultural participation shows mixed trends in Q2

Atotal of 282,400 individuals engaged in cultural activities in the second quarter of 2024, reflecting a participation rate of 50.1% among those aged 16 and above, according to recent data from the Statistics and Census Service (DSEC).

This marks a slight decline of 0.2 percentage points compared to the previous year. Notably, local residents accounted for 253,200 participants, with their participation rate rising to 54.0%, an increase of 1.9 percentage points.

Among local participants, the most popular activities included going to the cinema and visiting libraries, with 146,000 and 126,800 attendees respectively, up by 0.9% and 1.4% year-on-year. The surge in local attendance at performances was particularly striking, with 91,800 residents attending, representing an 82.8% year-on-year increase. The participation rate for performances jumped to 19.6%, up 8.8 percentage points.

A significant highlight was the



near doubling of locals attending music or dance performances, reaching 70,500 participants. Over 80% of these attendees went to concerts, thanks to a rise in

events hosted in Macau.

Additionally, visits to museums and World Heritage sites rose by 15.8%, with 91,000 locals participating. LV

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DIRECTOR & EDITOR-IN-CHIEF_Paulo Coutinho paulocoutinho@macaudailytimes.com
ASSISTANT EDITOR_Lynzy Valles
CONTRIBUTING EDITORS_Leanda Lee, Severo Portela, Sheyla Zandonai

NEWSROOM AND CONTRIBUTORS_Alex Torrao, Albano Martins, Annabel Jackson, Emilie Tran, Grace Yu, Irene Sam, Ivo Carneiro de Sousa, Jacky I.F. Cheong, Jenny Lao-Phillips, João Palla Martins, Jorge Costa Oliveira, Joseph Cheung, Juliet Risdon, Linda Kennedy, Paulo Cordeiro de Sousa, Renato Marques, Richard Whitfield, Sérgio de Almeida Correia, Viviana Segui DESIGNER_Rebeca Almeida | ASSOCIATE CONTRIBUTORS_JML Property, MdME Lawyers, PokerStars, Ruan Du Toit Bester | NEWS AGENCIES_Associated Press, MacauHub, MacaoNews, Xinhua SECRETARY_Yang Dongxiao amy@macaudailytimes.com

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ADMINISTRATOR & CHIEF EXECUTIVE OFFICER

Kowie Geldenhuys kowie@macaudailytimes.com

OFFICE MANAGER_Juliana Cheang juliana@macaudailytimes.com

ADDRESS_Av. da Praia Grande, 599, Edif. Comercial Rodrigues, 12 Floor C, MACAU SAR

Telephones: +853 287 160 81/2 Fax: +853 287 160 84

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HEALTH

Union Hospital: A 'significant milestone' in healthcare landscape

NADIA SHAW

IN a significant milestone for Macau's medical landscape, the Macao Medical Center of Peking Union Medical College Hospital, commonly known as the Macau Union Hospital, officially opened its doors yesterday.

The hospital, a collaboration between the Macau government and Peking Union Medical College Hospital (PUMCH), aims to provide world-class medical services and eliminate the need for residents to seek treatment outside of Macau.

At the opening ceremony, Cao Xuetao, deputy director of China's National Health Commission, praised the project as a special initiative that implements the central govern-



ment's plans for Macau and promotes 'One country, two systems' in the medical field.

He expressed hope that the hospital will adhere to its mis-

sion, serve the health needs of Macau residents, and strive to become a regional medical center in the Greater Bay Area that radiates to Southeast Asia

and beyond.

PUMCH president Zhang Shuyang highlighted the hospital's impressive progress over the past four years, with 158 advance teams sent and over 50 permanent staff recruited to complete construction, implement systems and mechanisms, procure equipment, and train personnel.

As the first female president of PUMCH and concurrently vice president of the Chinese Academy of Medical Sciences and Peking Union Medical College, Zhang emphasized the hospital's commitment to prioritizing public medical services, improving diagnosis and treatment of difficult cases, and achieving the goal of "never leaving Macau for serious illnesses."

Chief Executive Ho Iat Seng praised the hospital's opening

as an important milestone in Macau's medical development that will optimize the city's medical service system. He believes PUMCH's brand, talent, technology, and resources will drive significant improvements in the city's medical standards and promote the development of health industries.

The Macau Union Hospital currently provides 25 specialist outpatient clinics and plans to gradually expand its services. It has also set up an academic week with forums on topics like oncology, cutting-edge technology, and international medical care to promote exchanges.

The hospital's opening coincides with the recent opening of a Light Rail Transit (LRT) station serving the facility, making it more accessible to its visitors.

FINANCE

Macau and Hong Kong forge bond linkage to boost cross-border investment

LYNZY VALLES

MONETARY authorities in Macau and Hong Kong have announced a bond linkage that will allow investors from both regions to trade bonds seamlessly. This significant development was revealed in a joint statement from the Monetary Authority of Macau (AMCM) and the Hong Kong Monetary Authority (HKMA) yesterday.

The new bond linkage directly connects the Central Money Markets Unit (CMU) of Hong Kong with the central securities depository (CSD) managed by the Macao Central Securities Depository and Clearing (MCS), a subsidiary of the AMCM. This initiative allows investors in both markets to clear, settle, and hold bonds in each other's jurisdictions, marking a notable advancement in financial cooperation between the two territories.

The timing of this announcement is particu-



RENATO MARQUES

larly relevant as Macau actively seeks to diversify its economy. Authorities in Macau view bond trading as a vital component of their new financial ecosystem.

Benjamin Chan, chairman of the AMCM, noted that this bond linkage could serve as an additional financing channel to support major national strategic initiatives, including those related to the Greater Bay Area (GBA).

He further highlighted Macau's historical

ties with Portuguese-speaking countries, suggesting that this new infrastructure will enhance its role as a gateway between China and these nations.

"It will also strengthen Macau's function as the financial services platform serving China and Portuguese-speaking countries, achieving mutual market access among the financial markets and infrastructures in the GBA," he said.

Eddie Yue, chief executive of the HKMA, empha-

sized the importance of this linkage as a "significant milestone" that could enhance collaboration within the GBA. He stated that in recent years, the HKMA has been working to establish connections with various neighboring financial markets to bolster regional cooperation and create more opportunities for diverse financial services, particularly in renminbi business.

"This also provides domestic and overseas investors with a greater variety of investment products, further strengthening Hong Kong's competitiveness as an international financial center," Yue added.

Specific details regarding the operational aspects of the bond linkage are still pending. The AMCM and HKMA have indicated that further information will be released in due course, including an official launch date that will outline detailed arrangements for participants in both markets.

IAS ANNOUNCES INCREASE IN SOCIAL SERVICE FUNDING

VICTORIA CHAN

THE Social Welfare Bureau (IAS) said it has increased funding for social services by nearly MOP230 million as a result of the pandemic.

In a statement, the IAS announced there are currently about 200 subsidized social service facilities and projects totaling around MOP1.6 billion in funding for 2024. This marks a MOP230 million increase compared to 2019 levels. Staffing at subsidized facilities has also grown, with more than 4,800 employees, up approximately 700 from 2019.

The IAS noted it did not halt social service subsidies during the health crisis and boosted funding to aid operations' pandemic response work. After the outbreak, it continued developing appropriate services by adding six new facilities covering children, youth, rehabi-

litation and aged care. These facilities have expanded services by over 1,030 places.

Nearby MOP230 million in extra funding in recent years supported the growth of these facilities services, according to the IAS. Around 360 more subsidized staff positions were also created, with over MOP120 million in additional subsidies.

Starting in January 2024, the monthly subsidy for personnel costs will increase 3% for facilities, benefiting the more than 4,800 staffers, with over MOP40 million to be spent annually. This further consolidates the social work force to stably and efficiently serve users, the bureau emphasized.

The IAS said current finances for subsidized services in Macau are sound, with most facilities having sufficient reserves. It sees no risk that insufficient funds could impact operations.

CEM CITES LACK OF MAINTENANCE FOR POWER OUTAGES IN OLD BUILDINGS

VICTORIA CHAN

ELECTRICITY firm Companhia de Electricidade de Macau (CEM) says that power outages in some older buildings have been caused by a lack of maintenance of internal electrical installations, rather than issues with the city's power supply.

According to Chris Chao, the director of CEM's Customer Affairs department, the company has received numerous reports of sudden power failures in certain buildings.

Investigations have revealed that the power supply itself was functioning normally, but the issue stemmed from inadequate upkeep of the building's internal electrical systems.

A few years ago, CEM conducted inspections of electrical systems in older buildings in Macau, which revealed that maintenance of the wiring in these structures was often lacking or inadequate. To address this problem, CEM launched the "Subsidy Program for Improving the Safety of Electrical Installations in Common Areas of Old Low-Rise Buildings."



The program has already helped upgrade the power installations in the common areas of more than 2,000 residential units. However, Chao acknowledged that there are still many old buildings facing maintenance challenges.

For buildings that have suffered a power outage, CEM sends

staff to provide assistance and temporarily restore the power supply. Chao explained that old buildings generally refer to those more than 30 years old.

Industry standards recommend regular inspections to ensure electrical safety, especially for larger buildings. However, Chao noted that the

situation is more dangerous for smaller buildings or those with a maximum of seven floors and no elevator. "The cost of regular maintenance is not very high and is more cost-effective than maintenance after problems occur," the CEM director said.

Chao emphasized that the

utility company has been actively working to address aging electrical infrastructure in Macau's old buildings. With ongoing efforts to upgrade and maintain these systems, the city hopes to minimize the frequency of power outages and ensure the safety of its residents.

Walking event to mark anniversaries and Macau Bridge opening

VICTORIA CHAN

10,000 spots will be available for Macau residents to register for a public walk on September 29 to commemorate important anniversaries and the opening of the new Macau Bridge, according to the Sports Bureau (ID).

In celebration of the 75th anniversary of the implementation of the People's Republic of China and the 25th anniversary of the establishment of the Macau Special Administrative Region, the ID will host the "March in Commemoration of the Inauguration of the Macau Bridge" event on September 29.

According to Chao Kuok Wai, head of the Sports Development Department at the ID, the event offers a total of 10,000 places, with 5,000



spots reserved for individual participants and 5,000 for collective registrations.

"The Macau Bridge is an important link between Macau and Taipa, being also a new milestone that testifies to the rapid development of Macau. It is significant to organize a marching event on the Macau Bridge in this 'double anniversary

year', which will be inaugurated soon," Chao said.

The march will depart from the access bridge of the Immigration Station at the Taipa Ferry Terminal side, and proceed to the Macau Bridge of Zone A and back, covering a total route of approximately 6 kilometers. Chao emphasized that the event aims to "demonstrate

the healthy and dynamic side of Macau and motivate the public to actively participate in sports and promote 'Sport for All' to achieve the government's objective of building a healthy city and fostering a positive social environment for physical activity for the entire population."

Registration for the event will open in stages, with collective registrations taking place from September 19 to 21, and individual registrations from September 22 to 24. Macau residents can register either individually or as part of a group of 20 to 150 people. The event is free, and participants will receive a commemorative wristband, with 1,000 lucky draw winners also receiving a commemorative t-shirt.

"I would like to thank the different services for the support provided in the organization of this event. I wish great success to the event and address my wishes of good health and happiness to all residents," Chao concluded.

HOTEL INDUSTRY SEES SIGNIFICANT GROWTH IN 2023

THE hotel industry in the region rebounded strongly in 2023, with a significant increase in the number of hotels and budget accommodation, as well as a surge in revenue and profitability, according to the latest data from the Statistics and Census Bureau (DSEC).

The total number of hotel establishments, including hotels and economical accommodation options, grew by 12 year-on-year to 145 in 2023. This expansion was accompanied by a 27.8% increase in the total number of persons engaged, reaching 45,704.

With occupancy rates and guest numbers surging, hotel receipts skyrocketed 136.4% to a record MOP37.93 billion. Expenditures, excluding depreciation and interest payments, rose 41.1% to MOP29.84 billion.

The strong performance resulted in the hotel sector recording a gross surplus of

MOP8.18 billion, reversing a deficit from 2022. The industry's gross value added, a measure of its economic contribution, jumped 302% to MOP20.35 billion.

Among the 102 hotels operating in 2023, receipts from room sales, food and beverage provision, and space rentals all saw significant growth, rising by 242.9%, 175.6%, and 40%, respectively. Overall expenditures increased by 41%, with operating expenses, employee compensation, and purchases of goods and commissions paid showing notable increases.

Hotels of all star ratings saw increases in receipts and surplus. Five-star hotels recorded the highest growth in receipts at over 100% and a surplus of MOP5.88 billion. Economy accommodations also saw significant gains, with receipts up 301.6% and a surplus of MOP24 million. VC



BEBINCA

Strongest typhoon since 1949 hits Shanghai and knocks out power to some homes

SIMINA MISTREANU, TAIPEI

THE strongest typhoon to hit Shanghai since at least 1949 flooded roads with water and broken tree branches, knocked out power to some homes and injured at least one person as it swept over the financial hub yesterday.

More than 414,000 people had been evacuated ahead of the powerful winds and torrential rain. Schools were closed and people were advised to stay indoors.

One elderly man was injured by a falling tree on Shanghai's Chongming Island, according to state media. He was taken to a hospital for treatment.

Typhoon Bebinca made landfall around 7:30 a.m. in the sprawling Pudong business district with winds of 151 kph near its center.

Torrential rains flooded roads in the district, according to images broadcast by state media. Elsewhere in Shanghai, uprooted trees and fallen branches blank-

eted some roads and sidewalks. As the typhoon eased, responders cleared branches and other objects blown around by the storm.

More than 60,000 emergency responders and firefighters were at hand to lend aid in Shanghai.

Authorities said winds uprooted or damaged more than 10,000 trees and knocked out power for at

least 380 households, damaging four houses.

At least 53 hectares of farmland were flooded.

The typhoon weakened as it moved inland, dousing parts of Jiangsu, Anhui and Zhejiang provinces.

Flights, ferries and train services had been suspended in the megacity and in neighboring provinces, disrupting travel during China's three-day Mid-Autumn Festival.

Shanghai's airports canceled hundreds of flights Sunday and into Monday, while in Hangzhou, about 170 kilometers southwest of Shanghai, authorities also canceled more than 180 flights.

Flights at Shanghai's airports resumed yesterday afternoon as the storm moved away.

Weather authorities expected Shanghai and parts of neighboring provinces to receive up to 30 centimeters of rainfall between yesterday and Wednesday.

Shanghai, which has 25 million people, is rarely hit by typhoons, which usually make landfall further south in China.

Typhoon Yagi hit China's southern Hainan island earlier this month and has caused devastation in Southeast Asia. In Myanmar, Yagi caused at least 74 deaths with dozens missing. Four deaths were reported in Hainan, at least 10 have died in Thailand and 20 in the Philippines.

Vietnam has reported more than 230 people killed in the typhoon and subsequent flooding and landslides, with dozens more still missing. **MDT/AP**

LAWSUIT

TikTok heads to court over US law that could lead to a ban on the popular platform

HALELUYA HADERO

THE U.S. government and TikTok will go head-to-head in federal court early today (Macau time) as oral arguments begin in a consequential legal case that will determine if – or how – a popular social media platform used by nearly half of all Americans will continue to operate in the country.

Attorneys for the two sides will appear before a panel of judges at the federal appeals court in Washington. TikTok and its China-based parent company, ByteDance, are challenging a U.S. law that requires them to break ties or face a ban in the U.S. by mid-January. The legal battle is expected to reach the U.S. Supreme Court.

The law, signed by President Joe Biden in April, was a culmination of a years-long saga in Washington over the short-form video-sharing app, which the government sees as a national security threat due to its connections to China. But TikTok argues the law runs afoul of the First Amendment while other opponents claim it mirrors crackdowns sometimes seen in authoritarian countries abroad.

In court documents submitted over the summer, the Justice Department emphasized the government's two primary concerns. First, TikTok collects vast swaths of user data, including sensitive information on viewing habits, that could fall into the hands of the Chinese govern-

AP PHOTO



ment through coercion. Second, the U.S. says the proprietary algorithm that fuels what users see on the app is vulnerable to manipulation by Chinese authorities, who can use it to shape content on the platform in a way that's difficult to detect.

TikTok has repeatedly said

it does not share U.S. user data with the Chinese government and that concerns the government has raised have never been substantiated. In court documents, attorneys for both TikTok and its parent company have argued that members of Congress sought to punish the plat-

form based on propaganda they perceived to be on TikTok. The companies also claimed divestment is not possible and that the app would have to be shut down by Jan. 19 if the courts don't step in to block the law.

"Even if divestiture were feasible, TikTok in the United States would still be reduced to a shell of its former self, stripped of the innovative and expressive technology that tailors content to each user," the companies said in a legal brief filed in June. "It would also become an island, preventing Americans from exchanging views with the global TikTok community."

Opponents of the law stress a ban would also cause disruptions in the world of

marketing, retail and in the lives of many different content creators, some of whom also sued the government in May. TikTok is covering the legal costs for that lawsuit, which the court has consolidated with the company's complaint and another filed on behalf of conservative creators who work with a nonprofit called BASED Politics Inc.

Though the government's primary reasoning for the law is public, significant portions of its court filings include classified information that has been redacted and hidden from public view. The companies have asked the court to reject the secret filings or appoint a district judge who can ferret through the material, which the government has opposed because it will cause a delay in the case. If admitted into the court, legal experts say those secret filings could make it nearly impossible to know some of the factors that could play a part in the eventual ruling. **MDT/AP**

AFGHANISTAN

The Taliban have suspended polio vaccination campaigns, the UN says

RIAZAT BUTT, DUBAI

THE Taliban have suspended polio vaccination campaigns in Afghanistan, the U.N. said yesterday. It's a devastating setback for polio eradication, since the virus is one of the world's most infectious and any unvaccinated groups of children where the virus is spreading could undo years of progress.

Afghanistan is one of two countries in which the spread of the potentially fatal, paralyzing disease has never been stopped. The other is Pakistan. It's likely that the Taliban's decision will have major repercussions for other countries in the region and beyond.

News of the suspension was relayed to U.N. agencies right before the September immunization campaign was due to start. No reason was given for the suspension, and no one from the Taliban-controlled government was immediately available for comment.

A top official from the World Health Organization said it was aware of discussions to move away from house-to-house vaccinations and instead have immunizations in places like mosques.



The WHO has confirmed 18 polio cases in Afghanistan this year, all but two in the south of the country. That's up from six cases in 2023.

"The Global Polio Eradication Initiative is aware of the recent policy discussions on shifting from house-to-house polio vaccination campaigns to site-to-site vaccination in parts of Afghanistan," said Dr. Hamid Jafari from the WHO. "Partners are in the process of discussing and understanding the scope and impact of any change in current policy."

Polio campaigns in neighboring Pakistan are regularly marred by violence. Militants target vaccination teams and police assigned to protect them, falsely claiming that the campaigns are a Western conspiracy to sterilize children.

As recently as August, the WHO reported that Afghanistan and Pakistan were continuing to implement an "intensive and synchronized campaign" focusing on improved vaccination coverage in endemic zones and an effective and timely response to detections elsewhere.

During a June 2024 nationwide campaign, Afghanistan used a house-to-house vaccination strategy for the first time in five years, a tactic that helped to reach the majority of children targeted, the WHO said.

But southern Kandahar province, the base of Taliban supreme leader Hibatullah Akhundzada, used site-to-site or mosque-to-mosque vaccination campaigns, which are less effective than going to people's homes.

Kandahar continues to have

a large pool of susceptible children because it is not carrying out house-to-house vaccinations, the WHO said. "The overall women's inclusion in vaccination campaigns remains around 20% in Afghanistan, leading to inadequate access to all children in some areas," it said.

Any setback in Afghanistan poses a risk to the program in Pakistan due to high population movement, the WHO warned last month.

The campaign suspension is the latest obstacle in what has become a problematic global effort to stop polio. The initiative, which costs about \$1 billion every year, has missed multiple deadlines to wipe out the disease and technical mistakes in the vaccination strategy set by WHO and partners have been costly.

The oral vaccine has also inadvertently seeded outbreaks in dozens of countries across Africa, Asia and the Middle East and now accounts for the majority of polio cases worldwide.

This was seen most recently in Gaza, where a baby was partially paralyzed by a mutated strain of polio first seen in the oral vaccine, marking the territory's first case in more than 25 years. **MDT/AP**

this day in history

1970 CIVIL WAR BREAKS OUT IN JORDAN

The Jordanian army has launched a full-scale attack on Palestinian guerrillas in towns all over Jordan following weeks of sporadic fighting between the two sides.

King Hussein's generals ordered tanks into the capital Amman at dawn using artillery and rockets against mortar fire.

The strategic town of Zerka, that controls supply routes to the north of the country, was also the scene of heavy fighting.

There have been claims and counterclaims of victory. Amman Radio said the Jordanian army controlled three-quarters of the capital while Palestinian sources said they controlled the whole city, where Palestinians make up 70% of the population.

Amman airport and the country's borders are closed, and telecommunications lines are down.

King Hussein's troops are reported to have stormed the headquarters of the Palestine Liberation Organisation.

But the whereabouts of PLO leader Yasser Arafat are as yet unknown, although he is believed to be in Syria which has supported the Palestinian cause.

Following the 1967 war with Israel, Jordan lost the West Bank of the Jordan River. Thousands of Palestinians fled into Jordan, swelling the refugee population to two million.

From their new base, the PLO launched military operations against Israel and drew bloody reprisals that killed and injured Jordanians.

The recent multiple hijacking of western airliners forced to land in Jordan by Palestinian militants has made the king even more determined to crack down on the guerrillas.

King Hussein condemned the hijackers as "the shame of the Arab world" in an interview with French newspaper Le Figaro earlier this week.

He also warned that if the PLO guerrillas did not respect recent ceasefire agreements "they would suffer the consequences".

He added: "Every day Jordan sinks a little more. There must be peace - or war."

Yesterday he formed a new government of military hardliners led by Brigadier Mohammed Daoud in a move described by Mr Arafat as a "fascist military coup".

For their part, Palestinians are angered by King Hussein's recent involvement in Middle East peace moves with Israel initiated by the United States.



US Trump was the subject of an apparent assassination attempt at his Florida golf club, the FBI says

DONALD Trump was the target of what the FBI said "appears to be an attempted assassination" at his golf club in West Palm Beach, Florida, on Sunday, just nine weeks after the Republican presidential nominee survived another attempt on his life.

The former president said he was safe and well, and authorities held a man in custody.

U.S. Secret Service agents stationed a few

holes up from where Trump was playing noticed the muzzle of an AK-style rifle sticking through the shrubbery that lines the course, roughly 400 yards away.

An agent fired and the gunman dropped the rifle and fled in an SUV, leaving the firearm behind along with two backpacks, a scope used for aiming and a GoPro camera, Palm Beach County Sheriff Ric Bradshaw



Sheriff vehicles are pictured near Trump International Golf Club, Sunday

said. The man was later stopped by law enforcement in a neighboring county.

It was the latest jar-

ring moment in a campaign year marked by unprecedented upheaval. On July 13, Trump was shot during a rally

in Butler, Pennsylvania, and a bullet grazed his ear. Eight days later, Democratic President Joe Biden withdrew from the race, giving way for Vice President Kamala Harris to become the party's nominee.

And it spawned new questions about Secret Service protective operations after the agency's admitted failures in preventing the assassination attempt this summer. **MDT/AP**

IN CONTEXT

During what became known as Black September, Yasser Arafat ordered the overthrow of King Hussein's "Fascist government".

Syria, Iraq and Israel quickly became involved and Syrian troops invaded Jordan.

The US 6th Fleet moved into the Mediterranean, the Soviet Union began leaning heavily on its ally Syria to pull out and the PLO guerrillas were gradually driven out of the suburbs of Amman.

Yasser Arafat agreed to a ceasefire on 25 September. Under the terms of the agreement signed two days later in Cairo his troops were to withdraw from Jordanian towns and cities and recognise the king's authority.

Fighting continued into 1971 when King Hussein drove out the Palestinians from their remaining bases and expelled them from the country.

The Palestinian extremist group Black September was named after the month in which the Palestinians were driven out of Jordan.

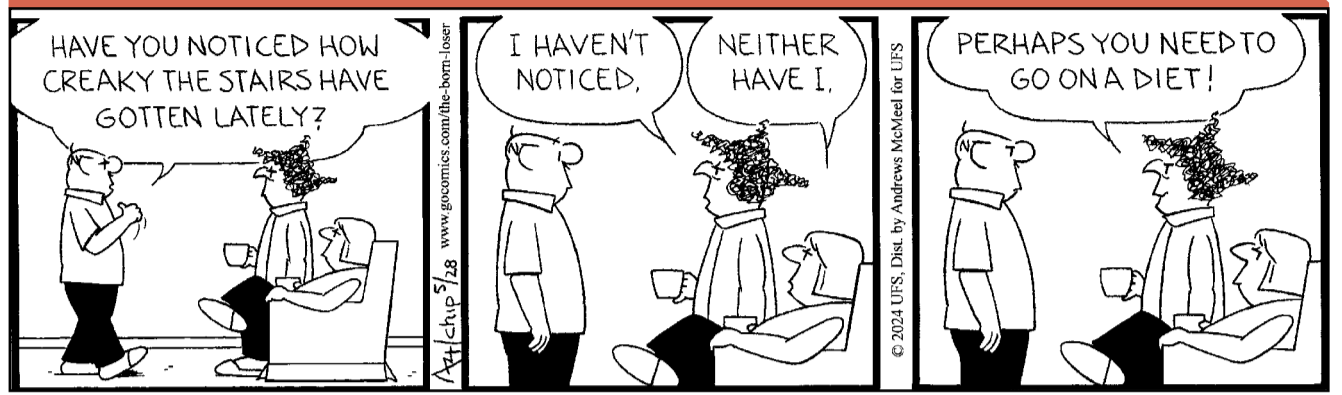
Courtesy BBC News

MACAU'S LEADING NEWSPAPER

YOUR STARS

 ARIES Mar. 21-Apr. 19 Peaceful, quiet surroundings soothe your overstimulated nerves. Settle into your sanctuary. Avoid risky propositions. Make plans to realize a personal dream.	 TAURUS Apr. 20-May. 20 Teamwork makes a difference. A theory gets challenged in application. Slow to avoid pitfalls, traffic or miscommunications. Ignore rumors or gossip.
 GEMINI May. 21-Jun. 21 Organize and prepare now for increased productivity later. Listen more than speaking. Sort, file and discover buried treasure. Make repairs and handle messes.	 CANCER Jun. 22-Jul. 22 Delays could interrupt your travels. Theories require revision when put into practice. Review data and strengthen infrastructures.
 LEO Jul. 23-Aug. 22 Pad the budget for unexpected expenses. Don't rely on an unstable source. Draw upon hidden resources. Balance all accounts to keep your boat afloat.	 VIRGO Aug. 23-Sep. 22 Avoid expensive disagreements. Compromise is required. Keep your money in your pocket. Don't believe everything you hear. Slow down or risk a potential pile-up.
 LIBRA Sep. 23-Oct. 22 You don't have to do everything solo. Listen to your body. With an obstacle, slow and reconvene. Ask for a hand when needed. Practice diplomacy.	 SCORPIO Oct. 23-Nov. 21 Support someone you love to adapt with changes. Have extra patience. Do what you can to help. Investigate all options. Stay practical and pragmatic.
 SAGITTARIUS Nov. 22-Dec. 21 Family matters take focus. Keep your promises and bargains. Patiently communicate. Clean any messes. Action gets results. Nurture yourself and others: in that order.	 CAPRICORN Dec. 22-Jan. 19 A challenging intellectual or creative puzzle requires pondering. Don't try to force an issue. Wait for better conditions. Replace volatility with security.
 AQUARIUS Jan. 20-Feb. 18 Focus on bringing home the bacon despite obstacles or roadblocks. Keep your cool even when others don't. Keep track of income and outflow.	 PISCES Feb. 19-Mar. 20 Things could seem chaotic or challenging. Handle priorities and postpone what you can. Find peaceful moments and nurturing surroundings.

The Born Loser by Chip Sansom



SUDOKU

EASY					EASY+				
6	1		7	9	6	3		4	1
	2		8	3	9		4		2
6	4		9	7			3	8	6
1		3	6		8		9	5	7
8		4	5	6	5	6	8		
2	7			5	7		2		9
8	7			6			6	1	7
9	6	8	2		6	5			1

MEDIUM					HARD				
9		1	7		3		5		
	5		6						7
7				2	1				6
		4		2	6	4		8	
3	2			4	7		4		
5			8						5
9	7			2	5		1	3	
		1	6		8		6		
		9	4	3		2			

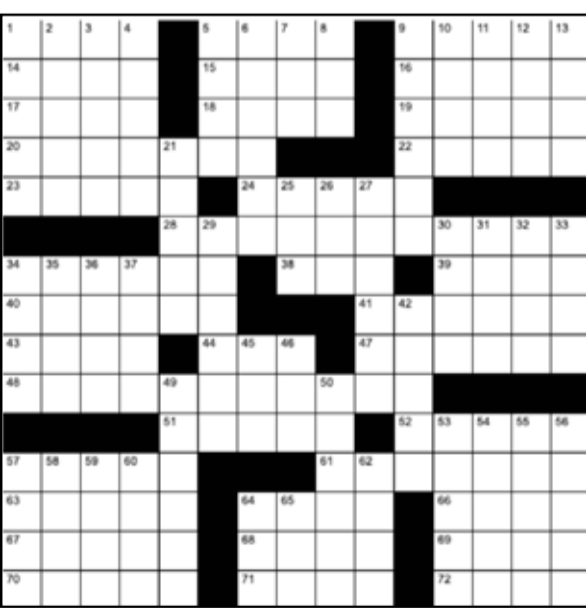
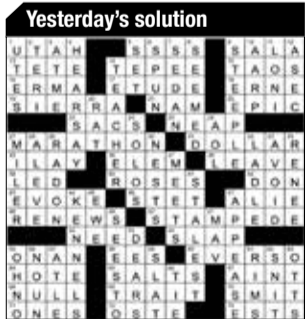
WEATHER

	MIN	MAX	CONDITION
CHINA			
Beijing	19	28	cloudy
Changchun	12	23	fine
Chengdu	23	35	cloudy
Chongqing	29	38	cloudy
Fuzhou	27	33	cloudy
Guangzhou	25	34	showers
Guiyang	20	29	cloudy
Haikou	25	32	cloudy
Hangzhou	24	34	thunderstorms
Harbin	11	23	fine
Hefei	21	27	rain
Nanjing	24	32	overcast
Shanghai	26	32	cloudy
Taipei	27	32	cloudy
Wuhan	24	30	cloudy
Hong Kong	28	33	cloudy
WORLD			
Moscow	12	26	fine
Frankfurt	13	23	cloudy
Paris	14	22	cloudy
London	13	21	cloudy
New York	20	26	cloudy

CROSSWORDS

ACROSS 1- Mother of the Valkyries; 5- Desktop image; 9- One in a black suit; 14- Insect-repelling chemical; 15- Japanese soup; 16- Lukewarm; 17- Intestinal sections; 18- Sometimes you feel like ____; 19- Goofed; 20- Patio; 22- Out of practice; 23- Lager holder; 24- Dull finish; 28- Leaping insect; 34- Spatter; 38- Mediterranean, e.g.; 39- Be that ____ may...; 40- Theater district; 41- Leatherneck; 43- Touched down; 44- Catch; 47- Rubs out; 48- Question a decision; 51- Merits; 52- City near Kobe; 57- Attorney follower; 61- Converting to leather; 63- Plain writing; 64- Brother of Hoss; 66- Latin love; 67- For ____ sake!; 68- Movable barrier; 69- Let ____; 70- Went after; 71- Utopia; 72- Fail to win;

DOWN 1- Prepares for publication; 2- Sublease; 3- Tractor maker; 4- Video game pioneer; 5- Colorful computer; 6- Picture theater; 7- Buckeyes' sch.; 8- "As if!"; 9- Sound system; 10- Andean country; 11- Auto loan figs.; 12- Cut calories; 13- Whirlpool; 21- Emo anxiety; 25- Mule's sire; 26- Half a fly; 27- English river; 29- Girl in a Beach Boys song; 30- Graph prefix; 31- Pitchfork-shaped letters; 32- Mozart's "____ kleine Nachtmusik"; 33- AAA suggestions; 34- Sp. ladies; 35- Heap; 36- Not of the cloth; 37- Kind of sax; 42- Burning of another's property; 45- Cabinet dept.; 46- Round bread roll; 49- State of the art; 50- Fancy home; 53- Slow mover; 54- We ____ please; 55- Door handles; 56- Come to a consensus; 57- Computer programs, for short; 58- Corner; 59- Mississippi senator Trent; 60- Sailing; 62- "So be it"; 64- Ripen; 65- Pops;



Crossword puzzles provided by BestCrosswords.com

USEFUL TELEPHONE NUMBERS

- Emergency calls 999
- Fire department 28 572 222
- PJ (Open line) 993
- PJ (Picket) 28 557 775
- PSP 28 573 333
- Customs 28 559 944
- S. J. Hospital 28 313 731
- Kiang Wu Hospital 28 371 333
- Commission Against Corruption (CCAC) 28326 300
- IAM 28 387 333
- Tourism 28 333 000
- Airport 59 888 88
- Taxi 28 939 939 / 2828 3283
- Water Supply - Report 2822 0088
- Telephone - Report 1000
- Electricity - Report 28 339 922
- Macau Daily Times 28 716 081



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NEW MIGRANTS SERIES

CHINESE FAMILIES SEEKING TO ESCAPE A COMPETITIVE EDUCATION SYSTEM HAVE FOUND A HAVEN IN THAILAND

HUIZHONG WU, CHIANG MAI

THE competition started in second grade for DJ Wang's son.

Eight-year-old William was enrolled at a top elementary school in Wuhan, a provincial capital in central China. While kindergarten and first grade were relatively carefree, the homework assignments started piling up in second grade.

By third grade, his son was regularly finishing his day around midnight.

"You went from traveling lightly to carrying a very heavy burden," Wang said. "That sudden switch, it was very hard to bear."

Wang, who traveled often to Chiang Mai in northern Thailand for his job in tourism, decided to make a switch, moving his family to the city that sits at the base of mountains.

The family is among a wave of Chinese flocking to Thailand for its quality international schools and more relaxed lifestyle. While there are no records tracking how many are moving abroad for education, they join other Chinese expats leaving the country, from wealthy entrepreneurs moving to Japan to protect their wealth, to activists unhappy with the political system, to young people who want to opt out of China's ultra-competitive work culture, at least for a while.

Jenson Zhang, who runs an education consultancy, Vision Education, for Chinese parents looking to move to Southeast Asia, said many middle-class families choose Thailand because schools are cheaper than private schools in cities like Beijing and Shanghai.

"Southeast Asia, it's within reach, the visa is convenient and the overall environment, as well as people's attitude towards Chinese people, it allows Chinese parents to feel more secure," Zhang said.

A 2023 survey by private education company New Oriental found Chinese families also increasingly considering Singapore and Japan for their children's overseas study. But tuition and the cost of living are much higher than in Thailand.

Within Thailand, the slow-paced city of Chiang Mai often ends up being the top choice. Other options include Pattaya and Phuket, both popular beach resorts, and Bangkok, though the capital is usually more expensive.

AP PHOTO



Chinese mother Du Xuan, left, picks up her daughters May Yu, center, and Annie Yu from school in Chiang Mai province, Thailand

A TREND GATHERING PACE

The trend has been ongoing for about a decade, but in recent years it's gathered pace.

Lanna International School, one of Chiang Mai's more selective schools, saw a peak of interest in the 2022-2023 academic year, with inquiries doubling from a year earlier.

"Parents were really in a rush, they wanted to quickly change to a new school environment" because of pandemic restrictions, said Grace Hu, an admissions officer at Lanna International, whose position helping Chinese parents through the process was created in 2022.

Du Xuan of Vision Education says parents coming to Chiang Mai fall into two types: Those who planned in advance what education they want for their kids, and those who experienced difficulties with the competitive Chinese education system. The majority are from the second group, she said.

In Chinese society, many value education to the point where one parent may give up their job and rent an apartment near their child's school to cook and clean for them, and ensure their life runs smoothly. Known as "peidu," or "accompanied studying," the goal is academic

excellence, often at the expense of the parent's own life.

That concept has become twisted by the sheer pressure it takes to keep up. Chinese society has come up with popular buzzwords to describe this hyper-competitive environment, from "neijuan" — which roughly translated means the rat race that leads to burnout — or "tang ping," rejecting it all to drop out, or "lie flat."

The terms reflect what success looks like in modern China, from the hours of cramming required for students to succeed on their exams to the money parents spend hiring tutors to give their kids an extra edge in school.

The driving force behind it all is numbers. In a country of 1.4 billion people, success is viewed as graduation from a good college. With a limited number of seats, class rank and test scores matter, especially on the college entrance exams known as the "gaokao."

"If you have something, it means someone else can't have that," said Vision Education's Du, whose own daughters attend school in Chiang Mai. "We have a saying about the gaokao: 'One point will topple 10,000 people.' The competition is that intense."

Wang said his son William was praised by his second-grade teacher in Wuhan as gifted, but to stand out in a class of 50 kids and continue to get that level of attention would mean giving money and gifts to the teacher, which other parents were already doing before he was even aware of the need.

Back in Wuhan, parents are expected to know the material covered in extracurricular tutoring classes, as well as what is being taught in school, and ensure their child has mastered it all, Wang said. It's often a full-time job.

TIME FOR HOBBIES

In Chiang Mai, freed from China's emphasis on rote memorization and hours of homework, students have time to develop hobbies.

Jiang Wenhui moved from Shanghai to Chiang Mai last summer. In China, she said, she had accepted that her son, Rodney, would get average grades because of his mild attention deficit disorder. But she could not help thinking twice about her decision to move given how competitive every other family was.

"In that environment, you'll still feel anxious," she said. "Should I give it another go?"

In China, her energy was devoted toward helping Rodney keep up in school, shuttling him to tutoring and keeping him on top of his coursework, pushing him along every step of the way.

In Thailand, Rodney, who's about to start 8th grade, has taken up acoustic guitar and piano, and carries around a notebook to learn new English vocabulary — all of it his own choice, Jiang said. "He'd ask me to add an hour of English tutoring. I thought his schedule was too full, and he told me, 'I want to try and see if it's OK.'"

He has time to pursue hobbies and hasn't needed to see a doctor for his attention deficit disorder. After bonding with one of his teachers about snakes, he is raising a pet ball python called Banana.

Wang says his son William, who is now 14 and about to enter high school, finishes his homework well before midnight and has developed outside interests. Wang, too, has changed his perspective on education.

"Here, if he gets a bad grade, I don't think much of it, you just work on it," he said. "Is it the case that if he gets a bad grade, that he will be unable to become a successful adult?"

"Now, I don't think so." MDT/AP

TENNIS

Britain fails to reach Davis Cup Finals last eight after losing to Canada

BRITAIN failed to qualify for the last eight of the Davis Cup Finals after losing to Canada 2-1 in its last group-stage tie yesterday [Macau time], while Novak Djokovic helped Serbia secure a place in next year's qualifiers.

The British needed a 3-0 win against the Canadians in Manchester, but Dan Evans lost 6-0, 7-5 to Denis Shapovalov to end Britain's hopes in the opening match in front of a crowd of 15,700 at the AO Arena, the biggest for a Davis Cup tie on British soil, according to organizers.

Felix Auger-Aliassime then defeated Jack Draper 7-6 (8), 7-5 to seal Canada's victory and first place in Group D. England won the final doubles match.

Evans hinted this may have been his last Davis Cup appearance.

"I've probably had my fair share now. It could be and probably will be (the end)," he said. "I need to have a think. If I don't feel capable of playing, I won't come back."



Britain's Dan Evans reacts during the Davis Cup group stage finals match against Canada's Denis Shapovalov

Canada and Argentina advanced from Group D. Finland was the other team eliminated.

Four groups have been playing in four cities to qualify for the eight-team Finals in Malaga, Spain, in November. The top two in each four-team group advance.

In Valencia, Spain defeated Australia 2-1 to win Group B with both having already qualified. France and the Czech Republic were eliminated.

In Bologna, the Netherlands won the closing doubles match to clinch its spot in the Finals des-

pite a 2-1 loss to Italy in Group A. The Dutch needed a single win to advance but had lost the first two matches.

The decisive win came with Wesley Koolhof and Botić van de Zandschulp defeating Simone Bolelli and Andrea Vavassori 7-6 (6),

7-5.

Brazil would have advanced had the Netherlands lost 3-0 to group-winner Italy. Belgium had already been eliminated.

In Group C, Chile beat Slovakia in a match in Zhuhai, China between already eliminated nations. The United States and Germany had advanced from the group.

Djokovic wins again

Djokovic led Serbia to a 3-1 win over Greece in a World Group 1 tie in Belgrade. The Olympic champion partnered Hamad Medjedovic to a 6-3, 3-6, 6-3 win over Aristotelis Thanos and Petros Tsitsipas.

Djokovic beat Ioannis Xilas 6-0, 6-1 in the singles on Saturday.

Berdych to captain Czechs

Former world No. 4 and two-time Davis Cup champion Tomas Berdych will take over the captaincy from Jaroslav Navratil for the Czech Republic.

Navratil captained the Czechs for nearly two decades, including when it won the 2012 and 2013 titles with Berdych as a player. **MDT/AP**

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DISCOVER MORE

OPINION

THE CONVERSATION

Shariq Siddiqui, Indiana University



WHAT ARE HALAL MORTGAGES?

The growth of "halal mortgages" over the past 20 years has expanded financial access to homeownership for many Muslims. Halal mortgages provide interest-free loans in keeping with Islamic beliefs.

These mortgages are available in over 80 countries that have a significant Muslim population, such as Saudi Arabia, Iran, Malaysia, United Arab Emirates, Kuwait, Qatar, Turkey, Bahrain, Indonesia and Pakistan, where they account for the vast majority of the global US\$3.9 trillion Islamic finance economy.

Access to halal mortgages has been growing in the United States. Until 1997, no financial institution was willing to offer halal mortgages, but in 2024, over 25 banks had made them available.

Halal mortgages are a tool of Islamic finance and offer an equitable way to gain homeownership. They emphasize risk-sharing and mutual cooperation with the aim of checking unfair exploitation and wealth accumulation in the hands of a few. In such a system, money is a means of exchange rather than a commodity that generates profit.

What are the religious roots of Islamic finance?

The Muslim holy book, the Quran, and the sayings of the Prophet Muhammad, the Sunnah, prohibit riba, (interest), maisir (speculation) and gharar (uncertainty or uneven risk).

For example, the Quran says, "O you who believe, do not eat up the amounts acquired through rib (interest), doubled and multiplied. Fear Allah, so that you may be successful."

Traditionally, there are three kinds of halal mortgages. In the first, known as ijara, the bank purchases the property and leases it to the homeowner; the homeowner pays rent, principal payments and bank charges; the buyer's share in the home remains the same until the entire loan is paid off.

Diminishing musharaka is another type of joint ownership plan between the bank and the buyer. The buyer makes principal monthly payments and pays bank charges rather than interest. With each principal payment, the ownership of the buyer increases and the bank's ownership decreases.

In the third type, murabaha, the bank purchases the home and resells it immediately to the buyer at a higher price – termed as profit. The buyer typically pays a 20% down payment. Thereafter, the buyer makes fixed interest-free payments until the loan is paid off.

In 2001 and 2003, respectively, Freddie Mac and Fannie Mae started buying Islamic mortgage products to provide extra liquidity in the U.S. Islamic finance market.

These systems ensure that there is mutual risk-taking between the bank and the homebuyer. For example, should the homebuyer be unable to keep up payments, their prior principal payments are protected and not consumed by the interest. Furthermore, if the home loses value, both homebuyer and bank proportionally lose out on the principal value of the home.

They require greater transparency on costs, fees and responsibilities; both parties are required to work together and fulfill their obligations.

This reduces the risk of failures like the subprime lending crisis, when banks overvalued homes and financed mortgages that buyers could not afford, leading to a global recession in 2008.

Halal mortgages are more expensive and more difficult to enter into, as they require a down payment of at least 20%. Furthermore, they are not available in every state in the United States.

Additionally, many Muslims are unwilling to deposit their money in banks, if those banks are required to pay interest or earn part of their revenue based upon interest. [Abridged]

After a thrilling Azerbaijan Grand Prix, it seems like nearly half the field is capable of winning races in Formula 1.

McLaren chief executive Zak Brown, whose driver Lando Norris is Max Verstappen's closest title challenger, says he's enjoying the best show he's seen in his eight years in F1.

There have been six different winners in the last eight races, representing four different teams. Verstappen, whose dominance in 2022 and 2023 broke records, still leads the standings but his last win was in June.

"I think this is the best season I can think of ever in Formula 1 since I've been here," Brown told The Associated Press from the IndyCar season finale at Nashville Superspeedway in Tennessee.

Could it even be better than the 2021 fight between Verstappen and Lewis Hamilton, which was decided on the final lap of the year and helped fuel F1's Netflix boom? Brown thinks it might be.

"That was mega exciting, but it's just two guys, two good guys. Now you've got four good teams in today's race," he said.

AP PHOTO



Chhim Sithar, president of the Labor Rights Supported Union of Khmer Employees of NagaWorld

UNION LEADER FREED FROM PRISON VOWS TO CONTINUE STRIKE AGAINST CAMBODIA'S BIGGEST CASINO

HENG SINITH & SOPHENG CHEANG, PHNOM PENH

A union leader freed from prison yesterday after serving time for her part in a strike against Cambodia's biggest casino has vowed to continue the labor action until justice is done.

Chhim Sithar was sentenced in May 2023 to two years' imprisonment for incitement to commit a felony, including time served before her conviction, in connection with the strike against the NagaWorld casino, the longest such labor action in the country's history.

She had been leading a strike of hundreds of workers that began in December 2021 to protest mass layoffs and alleged union-busting at the casino in the capital, Phnom Penh, and was arrested and charged after a January 2022 demonstration of dismissed employees who were demanding to be rehired.

NagaWorld in late 2021 had fired 373 employees during financial struggles related to the coronavirus pandemic.

Speaking to The Associated Press at her home shortly after her release, Chhim Sithar vowed to continue leading the strike.

"About our advocacy fighting for union rights at NagaWorld, we will continue holding strike action until we get a solution. That's the position we have determined since the first strike," Chhim Sithar said, sitting on the floor surrounded by relatives.

"Unfortunately, as of today, after nearly three years, our workers have still not gotten justice. Therefore, as long as there's no justice, our struggle continues," she said.

Speaking later at a news conference at a hall used for union meetings, the 36-year-old said her time in prison did not discourage her, despite overcrowding and limited access to food and basic needs.

"No one wants to be in prison and I can say that we were afraid," she said. "But I want to make a comparison ... Which one is the scarier? For me, the scare of losing the rights to a union, the scare of losing the right to unionize, is more scary than putting me in jail."

After Chhim Sithar's arrest, some dismissed workers continued to hold regular protests, appealing for her release and to get their jobs back. However, the Ministry of Labor and Vocational Training annou-

nced in December 2022 that more than 200 others had accepted compensation under the labor law and dropped their demands.

"Despite relentless efforts by authorities to suppress the strike — including sexual harassment, physical assaults, and judicial harassment — the LRSU strike continues in Phnom Penh," the Cambodian human rights organization LICADHO noted yesterday.

NagaWorld is owned by a company controlled by the family of late Malaysian billionaire Chen Lip Keong. The company received its casino license in 1994 and the property is a huge integrated hotel-casino entertainment complex.

Chhim Sithar had a message for the international community, thanking unions and other supporters for their solidarity and urging them to continue to call attention to her union's cause at meetings of the U.N.'s International Labor Organization and other forums.

"We do not yet get justice, so please continue support and we hope that the government and the company will recognize the union rights and the worker rights at the workplace," she said. MDT/AP

Papua New Guinea

Violence among illegal miners in Papua New Guinea's Porgera Valley has left between 20 and 50 people dead. The fighting has escalated in recent days, prompting the government to declare an emergency. Security forces have been deployed to restore order in the area.

AP PHOTO



Belgium Thousands protested in Brussels against Audi's plans to phase out production at its Forest plant, threatening 3,000 jobs. Workers, concerned over layoffs in Europe's industrial base, urged for greater EU support to safeguard jobs as industries face competition from China and the United States.

AP PHOTO



Israel A missile fired by Yemen's Houthi rebels landed in central Israel, triggering air raid sirens near Ben Gurion Airport. The missile was intercepted, causing no casualties. Prime Minister Netanyahu hinted at military retaliation. The Houthis have repeatedly launched attacks since the Gaza conflict began.

AP PHOTO



Olympics Two former Olympic champions are in the race to be the next IOC president. So is a prince of a Middle East kingdom and the son of a former president. The global leaders of cycling, gymnastics and skiing also are in play. The International Olympic Committee published a list Monday of seven would-be candidates who are set to run for election in March to succeed outgoing president Thomas Bach (pictured) for the next eight years.