



**DIA AKUANTAN
BUKAN PENILAI**
Ng Wei Aik

**RUMAH KHIR
TOYO LEBIH
CANTIK**
Lim Kit Siang

**SUKA
SAMA SUKA**
Phang Li Koon

**DIA
ORANG
BIASA SAJA**
RSN Rayer

**SEMUA
SALAH BN**
Tony Pua



**CM Lim Guan Eng buys a bungalow
for a steal whilst affordable housing
projects cost more than twice!**



To retain Penang in 2013, Pakatan Penang had promised to build 22,000 affordable housing units in all 5 districts. However, DAP Penang CM Lim Guan Eng purchased his bungalow for a hefty discount of RM287 per sq ft as opposed to purchasers of affordable housing projects who have to fork out much more up to RM625 per sq ft.

25 Jalan Pinhorn vs Affordable Homes

	Guan Eng's bungalow	Quay West affordable housing project	98 Nibong Residence	The Clovers	Tri-Pinnacle
Total price	RM2.8 mil	RM400,000	RM400,000	RM500,000	RM499,990
Size (sq ft)	10,161	650	587	1,012	800
Price per sq ft	RM287	RM615	RM681	RM494	RM625

Comparison of other sale transactions along Jalan Pinhorn

A search on iProperty.com on 19 March 2016 for a semi-detached house on a land parcel measuring 3,000 per sq ft which is less than one-third the size of Guan Eng's had an asking price of RM4.05million or a whopping RM1,350 per sq ft.

Other Jalan Pinhorn properties transacted likewise reveal a higher per sq ft price.

Property	Transaction Date	Area size Sq ft	Sale Price	Price Per Sq ft
A	8 October 2014	4,983.690	RM 3.6 mil	RM 722.36
B*	11 July 2012	5,500.358	RM 1.9 mil	RM 345.43
B	15 July 2011	5,500.358	RM 1.1 mil	RM 199.98
C	25 July 2009	13,040.563	RM 2.8 mil	RM 214.71
D	27 April 2004	6,781.263	RM 2.4 mil	RM353.92

* Note: For Property B, the sale price increased by RM800,000 within 1 year



EVOLVING STABILITY...

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The Publicity chief writes...

Having focused on the Chinese-speaking MCA members, our party continues to evolve and is taking serious measures reaching out to more English-speaking Chinese. We have hosted seminars for English speakers and the MCA School of Political Studies (SPS) alongside with the party's English Speaking Bureau (ESB) had on 31 March 2016, launched its inaugural monthly English-language "In Touch With Current Affairs Talk Series" which is aimed at empowering, a minority group within the larger context of the minority Malaysian Chinese community, but yet hold professional jobs and wield influence. SPS and ESB had also taken pains to translate and edit the party's pledge which long has traditionally been delivered in Mandarin during party anniversary celebrations.

Nation safe , continued stability

The Penang DAP government has often self-praised itself for introducing its Competency, Accountability and Transparency model. But obviously, its CAT scheme is an epic failure given Lim Guan Eng's denial of knowledge on the value of his Jalan Pinhorn bungalow at way below market value, but only to do a volte-face when government documents on its purchase circulated online.

Meanwhile, with Daesh incurring carnage and deaths in Brussels recently, with lesser media attention to its assaults in Ankara and Istanbul, *The Guardian* explores the growth of this terror network worldwide. Malaysians cannot afford to be nonchalant in a vacuum, considering that our nation too has been targeted by Daesh's local cells, and followers here attracted to its warfare engagement appeal via social media. Thankfully, Bukit Aman is taking all measures to contain Daesh's growth locally to keep our nation safe with continued stability.

Stronger Together !

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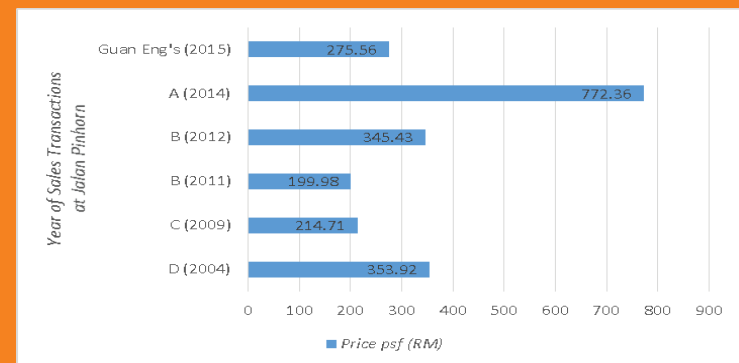
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Continued from page 1



The irrefutable fact remains whereby the strategically located Taman Manggis land which BN had earmarked for the construction of affordable units for the poor was sold for RM11.5 million to the Kuala Lumpur International Dental Center (KLIDC) whose controlling shareholder Dato' Dr Tang Yong Chew is a business partner of the bungalow's vendor in various businesses. The public cannot be blamed for having suspicions of *quid pro quo* arrangements between Guan Eng and the bungalow's vendor considering that BN had offered to purchase the land for RM22million.

The consistency of DAP's inconsistencies lingers ...

Why is Guan Eng's bungalow so cheap?

• 18 March 2016

Because there's no swimming pool!

• 20 March 2016

Because it's a 30-year old shabby house!

Because there's a lot of protests going on, I'm afraid!

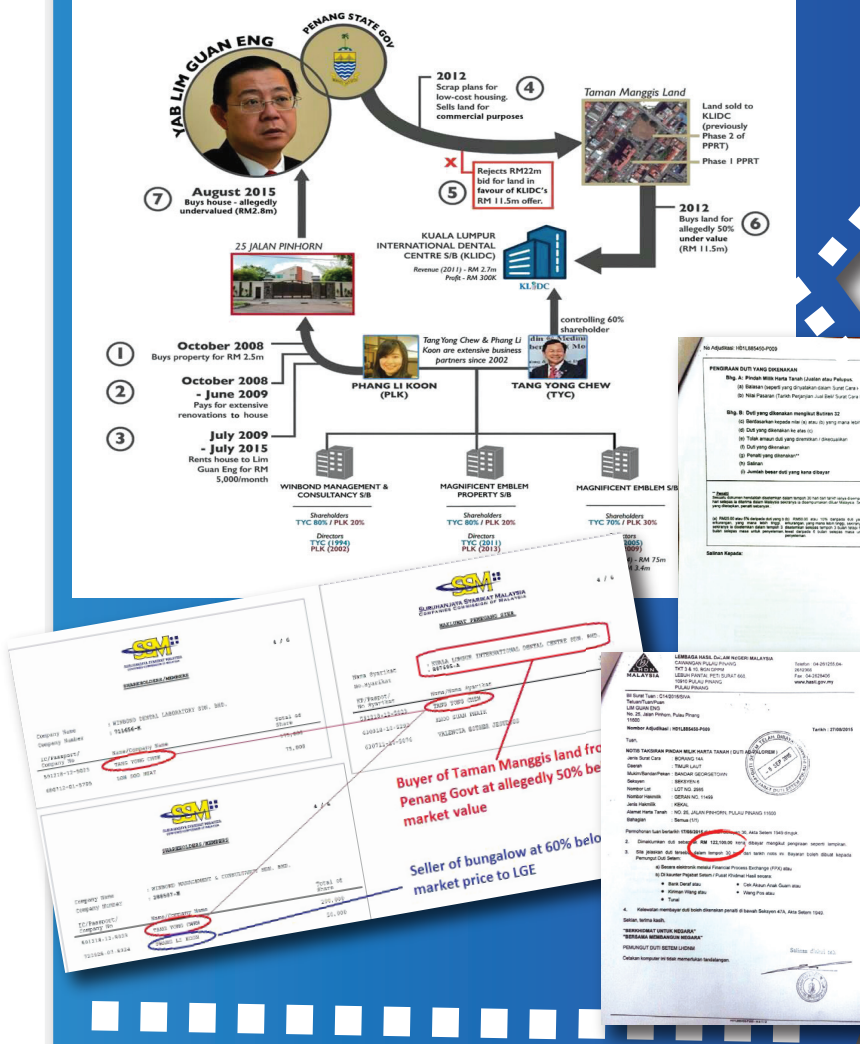
The ultimate reason-because it's a creepy house! Bad feng sui!

• 27 March 2016

CM: No idea of value

• 27 March 2016

THE LIM GUAN ENG BUNGALOW SCANDAL



Claiming ignorance is a convenient way out but is easily refutable because:

- Nobody in the right mind buys or sells a piece of property, what more choice landed property without checking its estimate value
- The assessment notice issued by the Inland Revenue Board of Malaysia (LHDN) valued the property at RM4.27 million, which is RM1.47 million or 52.5% more than RM2.8mil.
- The stamp duty payable based on LHDN's valuation was RM122,100, which shows Guan Eng is aware of the property's value
- Guan Eng's wife Betty Chew is a three-time state assembly woman in Malacca. She is also a senior conveyancing lawyer. With vast experience handling sales and purchase agreements and as a seasoned politician, surely she will be able to estimate the value.
- Guan Eng is a trained accountant – how could he not have calculated the value?
- As CM, Guan Eng has immediate accessibility to all state government agencies involved with property valuation as land is a state matter
- There are countless news reports of soaring property prices and lack of affordable homes in Penang.





In March 2016, representatives from MCA's think tank, the Institute of Strategic Analysis and Policy Research (INSAP) met up with the Head of Syariah Index Division of the Department of Islamic Development (JAKIM), Puan Nor Safina Zainal to gather more information about the Syariah Index that was announced by Prime Minister Dato' Sri Najib bin Tun Abdul Razak in 2014 and 2015. The intention of Malaysia's Syariah Index was to measure the Malaysian government administration's compliance with principles of Maqasid Syariah, and be in line with Article 3 of the Federal Constitution.

Putrajaya takes heed of MCA's concerns on

Syariah Index

INSAP secured a briefing for MCA representatives on 23 March 2016 by Minister in the Prime Minister's Department in charge of religious affairs Mejar Jeneral (B) Dato' Seri Jamil Khir Baharom. MCA Parliamentarians and leaders from the MCA Legal Affairs Bureau of the main body, MCA Youth and Wanita MCA, Religious Harmony Bureau and the Syariah Law and Policy Implementation Special Taskforce voiced the concerns of the non-Muslim public.

Besides making clear that "it is not appropriate if the Syariah Index is a criteria," other issues which MCA sought clarification were:

These inquiries highlight MCA's seriousness in stressing that Syariah law cannot be imposed on non-Muslims, nor should the Syariah Index encroach into our Constitutional guarantees.

Non-Muslim rights remain intact

Distinguishing between law and index, Dr Jamil assured that it is not the government's intention to compel Syariah law on all but the Syariah Index is to measure if we have reached a level of satisfaction that is reasonable. The outcome of further engagement was that the Prime Minister agreed that the Syariah Index should not violate the rights of the non-Muslims under Article 3 (1) of the Federal Constitution whereby different religions are free to be practised.

In announcing the findings of the Syariah Index report on 28 March 2016, PM Najib also assured that non-Muslims need not worry about any changes made that could affect them.

Taking into consideration the concerns of MCA leaders, the Prime Minister informed that "the Syariah Index should not be misinterpreted as an attempt to suppress the freedom and the rights of the non-Muslims, as it was not intended for that purpose."

Explaining that "the Syariah Index is an initiative to prove to the world that the administration would continue to uphold and defend good universal values, including that of Islam," he reiterated, "having a Syariah Index to gauge our practices, will not be against the Federal Constitution. Neither will it affect the lifestyle of non-Muslims."

MCA will continue to give feedback to address the concerns of the Chinese and non-Muslims in the country. We will monitor the Syariah Index from time to time to prevent any abuse.

01

Federal Constitution

Given Malaysia's multiracial demography, would the Index erode the rights of Malaysian citizens as enshrined in the Federal Constitution



02

Administrative order

Would there be any changes to policies according to the Index, as people from different religions have different standards as to what 'haram' is eg Would this be applied to concerts and music festivals?



03

Universal values

While the Maqasid Syariah may be according to 5 universally accepted values (preservation of life, lineage, wealth, religion and intellect), it would be from the Islamic perspective which may differ from that of other religions eg Buddhism etc.



04

Check and balance

How will the government ensure there will be no power abuse from authorities?



05

One spouse convert

The Cabinet's 2009 decision on the common religion of minor children at the time of the parents' marriage should one spouse convert



No worries for non-Muslims

Najib: Syariah index efforts won't infringe their rights



The Prime Minister assured that the Syariah Index is not intended to suppress the freedom and the rights of the non-Muslims, as it was not intended for that purpose. He also assured that non-Muslims need not worry about any changes made that could affect them.

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Elevated Daesh

THREAT

Multi-channel governmental approaches to safeguard the nation & its people

Prime Minister Dato' Sri Najib bin Tun Abdul Razak has openly criticised Daesh terrorist activities in Syria and Iraq, saying they were against Islamic practices, culture and humanity. He blamed Daesh for committing violence in the name of Islam and therefore they are not considered Muslims. US President Obama also described Daesh as a "CANCER."

What makes Daesh so terrifying? What exactly is Daesh? How has it emerged and destroyed world peace? And what measures are being taken by the Malaysian government to contain the growing Daesh threat?

ISIL's influence has expanded rapidly, it eventually destroyed the Al-Saade group and other moderate opposition groups in Syria via civil war. The organisation has conquered large tracts of lands in Syria and Iraq, making it the strongest terrorist organisation in the world. The organisation declared the formation of Islamic State in June 2014, with Caliph Al-Baghdadi being the military leader of all Muslims.



Daesh children's training camp

The Emergence of Daesh and its Strength

The Islamic State (abbreviated as IS), is a terrorist organization which emerged from the Middle East region in recent years, formerly known as 'The Islamic State of Iraq and the Levant (ISIL) or the Islamic State of Iraq and al-Sham (ISIS). It originated from Iraq, and is a splinter from the "less" evil terrorist organization Al-Qaeda.

ISIL started "political reform" and quelled unrest in Syria so that it could expand its hold to key territories in Syria and join forces with the opposition camp against Syrian President Dr Bashar al-Assad and amass greater power.



Malaysian militants in Iraq and Syria

Angered by the carnage and death of terrorist attacks in Paris, Istanbul, Ankara and Brussels, to which IS claimed responsibility, people coined the term "Daesh," an acronym for the Arabic phrase al-Dawla al-Islamiya al-Iraq al-Sham (Islamic State of Iraq and the Levant). Essentially, it's another word for IS - but apparently one that IS militants do not favour.

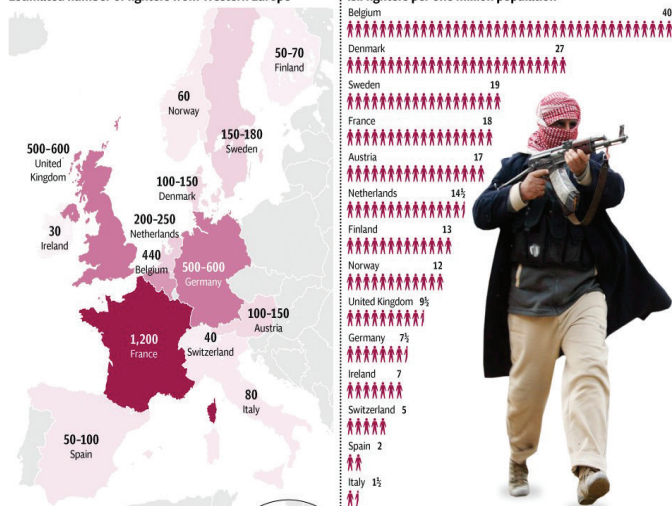
Why? Because it is similar to the Arabic words 'Daes', 'one who crushes something underfoot' and 'Dahes', translated as 'one who sows discord'.



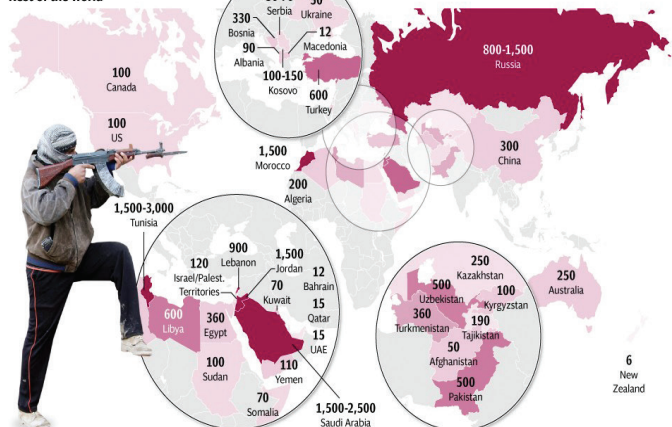
Abu Sayyaf militants in Jolo, southern Philippines holding Western hostages whilst waving Daesh flags

Continued from page 5

Estimated number of fighters from Western Europe



Rest of the world



The map and Table below depicts growing Daesh Influence



Red : Daesh territory Yellow : Territories Daesh aims to expand to

Daesh spreads its tentacles into Malaysia

Terror groups in South-east Asia



Source: THE STAR ST GRAPHICS

Daesh's military influence is not only focused on Syria and Iraq, but also across the globe. Experts estimate that currently there are about 50,000 Daesh fighters, most of them hailing from South Africa and Bosnia, with 3,000 comprising westerners, and 2,000 of them made up of Europeans like French, German and UK citizens.

Based on the report, Daesh currently possesses over USD 2billion worth of property and is now the richest terrorist organisation. Daesh funds its expansion by selling smuggled oil from captured oilfields and refineries via pipelines running through Turkey and Iran, extortion of local businesses, imposing jizya (infidel tax) on non-Muslims, looting banks and homes of fallen cities, abducting hostages for ransom, private donations from sympathisers, and selling looted relics. In addition, Daesh also launched several terror attacks abroad, including the serial bombing which caused hundreds dead in Paris November last year, as well as the terror attacks in Jakarta Indonesia January this year, resulting in global concerns of Daesh threat specifically in the regions of Europe and Southeast Asia.

Number of Daesh fighters by country (500 or more individuals)

Nation	Number	Nation	Number
 Tunisia	3,000	 Lebanon	900
 Saudi Arabia	2,500	 Germany	700
 Russia	1,700	 Libya	600
 Jordan	1,500	 England	600
 Morocco	1,500	 Indonesia	500
 France	1,200	 Uzbekistan	500
 Turkey	1,000	 Pakistan	500

Daesh expanding rapidly

An initial findings released by Pew Research Centre in November 2015, found that more than 10% of Malaysians held a favorable view of Daesh. Besides that, MCA President Dato' Seri Liow Tiong Lai also revealed that police intelligence estimates at least 50,000 Malaysians support Daesh. "If only 1% of these sympathisers turn radical and if they attack any part of Malaysia, we will be in trouble," he said. Currently Daesh is expanding rapidly and actively recruiting Malaysian Muslims to join military training in Syria for future deployment to Malaysia to launch attacks, Bukit Aman Special Branch Counter-Terrorism division head Senior AsstComm Dato' Ayob Khan Mydin Pitchay said.

Earlier this year, Daesh released a new threat video through a unit known as Katibah Nusantara, vowing revenge for the arrest of its members. This was also the first time Malaysia received such threats from Daesh. All these facts clearly indicate a serious and immediate threat of Daesh terrorism.

Deputy Prime Minister Dato' Seri Ahmad Zahid Hamidi revealed that between Sept 2014 and May 2015, Daesh had planned four major attacks across the country, including Kuala Lumpur, Putrajaya, and Kedah. The plans had included stealing weapons from military camps, the making of bombs and explosives, stealing cash for funding attacks and kidnapping state leaders for ransom. Targets for the assaults included entertainment centers, a Buddhist temple and a Freemasons' lodge.

Growing Worldwide Influence



February 2015: A 14-year old girl detained at KLIA prior to departure to Egypt allegedly to join Daesh in Syria



Between 24~25 Apr 2015, police nabbed 12 suspected militants ahead of the 26th ASEAN Summit. Police also seized a Daesh flag, and what they believe to be ingredients to make explosives - including 20kg of suspected ammonium nitrate and potassium nitrate. (Pics from Youtube & Channel News Asia, 27 Apr 2015)



Multi-channel approaches to counter the terrorist threat

In order to counter the terrorist threat, the Malaysian government submitted a proposal titled "Ke Arah Menangani Ancaman Kumpulan Islamic State" in November 2014 concerning addressing and overcoming terrorism. At that time the Prime Minister also reiterated the importance of co-operating with the United Nations in combating terrorism.

At the international level, Malaysia has joined a counter-terrorism coalition in September 2015 to enhance cooperation with 60 other nations in fighting terrorism. Later in December, Saudi Arabia announced it is heading a 34-nation Islamic Military Alliance against terrorism of which Malaysia is a member. A joint operations centre is being set up in Riyadh to coordinate and support military operations. Meanwhile at the local level, as of 24 March 2016, Malaysia has arrested 177 militants since February 2013.

Malaysia has also heightened security measures in key locations including shopping malls, tourist spots, border areas and many others to prevent terror attacks. On the legal aspect, Malaysia has drafted laws like Security Offences (Special Measures) Act 2012 (SOSMA) and the Prevention of Terrorism Act 2015 to help combat terrorism. While naysayers have questioned these preventive laws, they are deemed necessary to keep terrorism at bay.



Security forces patrolling key spots like shopping malls



In view of terrorism's penetration into the country, MCA as one of the ruling parties in the BN coalition, calls on the Chinese community to unite in the fight against terrorism, restoring peace and harmony in the country. Party chief Tiong Lai has also pointed that the government has ordered all new village development and security committees (JKKK) to keep a close watch to check the spread of terrorism ideology at the grass roots.

MCA has also organised a seminar on 'National Security and the Threats from Islamic State' on 12 December 2015. Speakers from Bukit Aman's Special Branch included Deputy Commissioner of Police Dato' Haji Rosly bin Abas, Principal Assistant Director, Research

and Secretariat Division; and Senior Assistant Commissioner of Police Datuk Ayob Khan Mydin Pitchay, Principal Assistant Director and Head of Counter-Terrorism Division.

Moreover, Tiong Lai has ordered heads of villages and resident associations to cooperate with polices in fighting terrorism. "The Chinese community is in fact worried about the penetration of terrorism ideology and hopes that such terror assaults will not befall Malaysia," the party President reiterated. Hence MCA will continue to promote moderation and stem extremism from spreading in Malaysia.



MCA calls on the Chinese community to fight terrorism

80 lashes

at a public square
await rape victims
in Kelantan



Rape victims will soon become victims of PAS under the PAS Kelantan state government's move to implement hudud enactments in Kelantan.

Under the Kelantan Syariah Criminal Code Enactment (II) 1993 (Amended 2015) which was unanimously approved by the Kelantan state legislative assembly on 19 March 2015, Clause 17 states that one who commits *qazaf*, or a person who accuses another of sodomy or adultery without producing 4 male witnesses, is liable to be punished by 80 lashes of the whip.

Is PAS indirectly supporting rape?

It now seems that in Kelantan, a rape victim who is unable to produce 4 male witnesses will be sentenced to flogging when they file a police report against a perpetrator of rape. This is detrimental, as it will discourage rape victims from lodging police reports for fear of being whipped. Added to that, the state government's proposal for public canings to be carried out in stadiums or at fields will augment the persecution and humiliation of the victim, thus deterring them even more from speaking out.

Abuse of power

We have seen time and time again how religious laws can be easily abused by religious leaders, with women often being the unfortunate victims, such as in Saudi Arabia and Aceh, Indonesia where rape victims are publicly lashed for "false accusations".

The requirement for 4 male witnesses is too vague, and easily misinterpreted; for example, who will determine if the 4 witnesses are telling the truth? Especially since the witnesses must be considered men of 'good faith'? Who

will be the judge of the morality of these 4 witnesses?

Also, has PAS taken into consideration the difficulty for sexual assault victims to find four witnesses?

Or even one for that matter?

More important issues at hand

It is time that PAS starts focusing on welfare and the economy, instead of trying to impose their own religious beliefs and morals onto others.

The use of a stadium to develop sports amongst youths is much better than being used as a place for public punishment and vilification. Besides that, PAS should also lift its dress code for *muay thai* and work towards developing the sport instead of being worried if the fighters are underdressed, or if the spectators' morality can be corrupted due to the lack of clothes. Besides that, the massive floods which happened in December 2014 due to rampant logging

under the Kelantan government's 'Ladang Rakyat' programme must also be looked at. Even till today, flood victims are still waiting for the replacement houses promised to them early last year.

Thus, the PAS state government should turn its eye towards these real issues which affect the people's livelihood instead of pursuing their personal quest to turn Kelantan into a theocratic state.



RO TAN

for 60-year old non-Muslim grandma under Aceh's hudud penal code

Although the PAS-led Kelantan state government insists that its Syariah Criminal Code II Enactment 1993 (Amended 2015) is only applicable to Muslims, non-Muslim anxieties cannot be discounted, given the public caning of a 60-year old Christian grandmother, Remita Sinaga in Takengon, central Aceh, on 12 Apr 2016 for selling alcohol. Flogged 28 times (down from the prosecutor's recommendation of 30 strokes), she had been held in custody for 47 days prior to the guilty verdict

(<http://www.benarnews.org/english/news/indonesian/caning-report-04122016165339.html> [12 Apr 2016]).

The punishment, provided under Aceh's Syaria bylaws known as Qanun Jinayat and conducted before 1,000-odd cheering spectators is symbolic of intolerance coerced via religious penal code and enforcement unto non-Muslims.

If PAS is successful in tabling its Private Member's Bill to formally implement the Kelantan hudud enactments in the Dewan Rakyat, similar imposition of values by PAS on minority groups is expected considering that the Kulim district office prohibited Chinese restaurants from selling liquor when PAS ruled Kedah from 2008 to 2013, or, that the Kota Bharu Municipal Council in Kelantan issued summons against non-Muslim hairdressers who had styled the tresses of the opposite gender in 2012. If the consumption or sale of booze by a Christian is judged by Aceh courts to be so offensive, will the Aceh provincial government next raid churches, confiscate the wine necessary during Christian religious services and arrest the clergy? Are Taoist temples at risk too if any of the offerings which may contain alcohol content are deemed profane? As it is, the Aceh semi-autonomous government had shut down 9 churches and 6 Buddhist temples in Banda Aceh in October 2012 following pressure from radical groups, followed with local officials demolishing 10 churches in October 2015.



A policeman takes a sledgehammer to a church wall during the demolition of several churches by the local government in Aceh Singkil regency, 19 Oct 2015.

A resident cries as she prays during a Sunday mass near a burned church at Suka Makmur Village in Aceh Singkil.

Misusing sports facilities

The Aceh public shaming took place outside the Arts and Sports Building which is identical to the proposal by the PAS-helmed Kelantan state government that corporal punishments be meted in stadiums and fields, thereby tarnishing the intended aim of such amenities to harness sports talents.

Failure of Asian values to respect senior citizens

Our Asian continent takes pride in our values of respecting the elderly. What sort of values are being transmitted to youngsters when a hexagenarian is openly whipped and mocked? At an age where people generally begin to enjoy retirement life, the

Aceh provincial government failed to consider that poverty may have driven Remita to sell alcohol as jobs are difficult to come by for people that age. The lack of employment opportunities likewise befalls Kelantan today.

Chinese votes cannot be disregarded

▶ BN Publicity chief assures



Just two years plus away before Parliament is dissolved to pave way for the 14th general election (GE), BN is already in GE preparation mode. MCA received a courtesy call by BN cum UMNO information chief Tan Sri Annuar Musa on 23 March 2016 who led an entourage of UMNO personnel involved with GE and media preparations.

Chinese votes DO count

MCA leaders led by Vice President Senator Dato' Dr Hou Kok Chung and Publicity Bureau chief Senator Dato' Chai Kim Sen did not mince our words when we categorically stated that racist words e.g. "*balik Tongsan* (Return to China)", "*Tutup Sekolah Cina* (Shut Chinese schools)" are unacceptable and should not even have been uttered as they will cost BN votes. UEC recognition, SME, quotas, religion and race matters were also among issues concerning the Chinese community that were raised.

Besides acknowledging the contributions of the Chinese community towards nation building and the economy, Annuar conceded that Chinese voters cannot be underscored. He had corrected the opinions of quarters who commented the Chinese vote was unnecessary, and on the contrary, he urged such quarters to understand why the Chinese community felt that way. The Ketereh MP also said he made clear that UMNO divisions should not confuse DAP with the Chinese.

Meanwhile, Dr Hou conveyed encouraging signs that the Chinese ballot is returning to BN. Particularly, during the Kajang by-election in March 2014, the Chinese support had grown from 18% ~ 27% during GE13 to 25%.

As Sarawak gears for its state elections, the new Chief Minister Tan Sri Adenan Satem also holds a positive image whereby Chinese shopkeepers, businessmen in Marudi had closed their shops for up to 2 hours to welcome the CM at meet-the people session. To retain a few Chinese-majority areas, the meeting opined that DAP will play up issues connected with PM eg GST, 1MDB & RM2.6 billion donation.

The Chinese prioritising GE was also made known to Annuar's delegation whereby they were informed that during GE13, the Chinese turnout exceeded 90% or 93%, when normally it was 78%.

From the onset, Annuar reiterated that BN has the best formula whereby from Day 1 when the Alliance was set up to gain Independence, the underlying principle was co-existence. Expanding that racism is unacceptable as the foundation for our nation building was through harmony and multi-racial co-operation, he stressed that there is no place for chauvinist and extremist sentiments.

Leveraging on social media

While traditionally BN has resorted to either print or electronic media, the far-reaching influence and speed of social media cannot be discounted at all, whereby both UMNO and MCA recognised the need to focus on cyber warfare. Also observed is that, as opposed to 505, reporters these days do not always report negatively about BN.

Other topics discussed involved exchanging notes and information on publicity and areas to strengthen UMNO-MCA ties.

MCA Publicity Bureau briefs MIC Information Bureau on our daily operations



◀◀ Continued from page 10

A maiden and similar learning trip by the MIC Information Committee led by its Chairman Dato' V.S. Mogan to MCA transpired on 7 April 2016. Information sharing, awareness creation on our parties' efforts to resolve various issues at all levels and managing perceptions were discussed in addition to a recommendation that MIC and MCA hold joint activities for the community. The effectiveness of news dissemination via whatsapp to the grassroots was also broached.

Meanwhile, our MCA team explained to the MIC delegation that similar to sensitive utterances by UMNO, MIC leaders should comprehend Chinese sensitivities in particular education

matters, which is why MCA leaders took a stand objecting against the Parliamentary reply by Deputy Education Minister Dato' Kamalanathan regarding the UEC recognition.

As to how MIC engages English-speaking Indians, the entourage explained that 97% of MIC's membership speak Tamil as a first language. To address the urbanites, the MIC President Dato' Seri Dr. S Subramaniam has opened 500 branches whereby the key office bearers ie Chairman, Deputy Chairman, etc will be headed by graduates. Dr Subra had also met up with 2,000 undergraduates in public universities.

"It's Time to Check Your Financial Health!"



MCA Bukit Gelugor Division organised an English Financial Management Seminar titled "It's Time to Check Your Financial Health!" on 19 March 2016. Held at Vistana Hotel, Penang, this Seminar successfully attracted 130 participants regardless the age and background.

With a welcoming speech by organising chairman Low Joo Hiap who is also MCA Bukit Gelugor division secretary, the two main speakers ie Mr. Tan Chee Hong from Credit Counselling and Debt Management Agency (AKPK), and Miss Jocelline Chee, a senior professional estate planner delivered a presentation about personal financial planning, wealth management and debt management. The many questions from the audience during Q & A session suggests keenness on financial management while AKPK's services are not familiar to those who require them.

Photo session after presentation of mementoes. From left: Datuk Dr. Loh Hock Hun, Low Joo Hiap, Tan Chee Hong, Datuk Chua, Jocelline Chee, Datuk Koay Kar Huah, Wong Kok Wai and Khoo Kay Teong.

Services by Credit Counselling and Debt Management Agency

In his closing remarks, Datuk Chua Tee Yong, MCA Vice President cum Deputy Minister of Finance informed that a total of 9,529 Malaysians who sought help from AKPK have settled their debts totaling RM396million.

The MP for Labis said it would be a better option for those facing debts to seek help from AKPK as the agency has a bigger authority to negotiate with banks and financial institutions, especially when dealing with credit card debt management.

"People may not be aware that through AKPK, debtors could convert some of their credit card debts into term loan which has a lower interest. For those who had just entered the workforce, they may utilise the services of AKPK as its services are not



AKPK booth at the foyer.

only for those facing financial difficulties but also for those making major financial decisions such as buying a car or property."

Adding that "the services provided by AKPK are free and conducted in multi-languages," Tee Yong assured that "the information provided to AKPK will not be shared with other authorities."

Others present were MCA Penang state adviser Dato' Dr Loh Hock Hun, MCA Bukit Gelugor division chairman Dato' Koay Kar Huah, division vice chairman cum treasurer Wong Kok Wai and deputy organising chairman Khoo Kay Teong.

MCA

begins inaugural
to reach out to
**English-speaking
members**



On 31 March, the MCA School of Political Studies (SPS) launched the first of its monthly English-language “In Touch With Current Affairs Talk Series” which marks the Party’s attempt to engage with its English-speaking members, and to empower them to become leaders so as to engage with the community on national issues.

Working in cooperation with the MCA English Speaking Bureau (ESB), SPS Principal cum MCA Vice-President Datin Paduka Chew Mei Fun assured the over 100 English-speaking attendees that they have a place in the Party, and pointed out that many past Party leaders were also English-speakers. The launch of the Talk Series also saw the Party Pledge being read out in English for the first time, signifying the importance of this event as a stepping stone in becoming more approachable to the English-speaking Chinese community.

The first of the Talk Series, titled “Will Higher Oil Price Strengthen Ringgit? A Look at Facts and Fiction”, was considered timely, as the Opposition had created the perception that the Ringgit’s depreciation was entirely due to 1MDB and that Malaysia was facing bankruptcy, which was not the case.

The speaker, Mr. Neil Foo Seck Chyn, CEO of the Secretariat for the Advancement of Malaysian Entrepreneurs (SAME) under the Prime Minister’s Department had quashed those rumours, stating that 1MDB only played a minimal role in the weakening of the Ringgit, with the main influencing factors being oil and gas prices, which in turn are affected by geopolitical and economic events. He also pointed out that Malaysia was not the only country facing depreciation, and that it was happening worldwide.

He also dismissed allegations of Malaysia heading towards bankruptcy despite experiencing a debt level of 53% of our GDP. This was because Malaysia still had a steady GDP growth at 4.7% per year. He also pointed out that our 53% debt ratio of GDP was still much lower compared to Singapore, Japan, the European Union and the United States.

All in all, the talk was informative and enlightening, and the good attendance of members signified a strong interest among English-speaking members who want to contribute to the party and are interested in sharing their knowledge.

