



深知天道本酬勤：訪問新任校董會主席歐陽伯權先生 Knowing well that the way of Heaven rewards the assiduous: An interview with new Council Chairman Mr Rex Auyeung Pak-kuen

2013年1月出任嶺大校董會副主席的歐陽伯權先生，於2014年10月履任為新一屆校董會主席。一個天氣怡人的秋日，歐陽先生與《嶺大薈訊》的總編輯及執行編輯會晤交流。在這一席話中，他回顧一生的經歷以及它與大學的願景和使命的潛在連接點，並就嶺大的發展路向作出了幾點思考。

一個憑著誠實勤勞的工作達到高位的人物，不僅值得尊敬，對於具有相似人生觀的人，也是一個振奮人心的榜樣。新任嶺大校董會主席歐陽伯權先生就是這樣的人物。他在保險及退休金行業工作逾37年，現任美國信安金融集團高級副總裁及亞洲區總裁。信安金融集團是入選《財富》雜誌500強的著名公司。

勤奮換來的成長與晉升

不論是地理上、經濟上或心理層面上，歐陽先生一生走過不少路。他生長於一個九口之家，一家人曾擠在尖沙咀一個小房子裡過活。他的父母由中國大陸來港，沒受過多少正規教育，卻憑著辛勞工作養活了七個孩子。父母親向他灌輸能屈能伸的自力精神，教導他以誠懇的毅力為基本信念，成為他最早也是最好的老師。歐陽先生在家裡年紀最小，曾在香港英華書院就學，後來赴加拿大升讀高中。他深情地回憶少年時代在「漢堡王」快餐店當暑期工，在那裡洗廁所和清理垃圾，這經歷使他進一步重視勞動的尊嚴。他表示：「不要介意工作性質低下，不要因為工作比別人勞苦而埋怨。」

Mr Rex Auyeung Pak-kuen was appointed Deputy Chairman of the University Council in January 2013, and became Lingnan's new Council Chairman in October 2014. On a pleasant autumn day, he sat down for a conversation with the chief editor and the managing editor of the Lingnan Chronicle, reflecting on the path of his life and its possible connection to the University's vision and mission, while offering a few thoughts on Lingnan's way forward.

A self-made person who earns his way to the top through honest labour is not only worthy of esteem, but also an inspiring example to those with a similar outlook on life. Such is the case of Mr Rex Auyeung Pak-kuen, the new Chairman of the University Council. After 37 years in the insurance and pension industries, he is currently President of Asia and Senior Vice-President of Principal Financial Group, a prestigious Fortune 500 company.

Growth and ascent through assiduity

Geographically, economically and psychologically, Mr Auyeung has travelled a long way in his life. He grew up in a family of nine once crowded together in a small room in Tsim Sha Tsui. His parents had come to Hong Kong from mainland China with little formal education, but brought up seven children through hard work. They also became his first and best teachers by instilling in him a resilient spirit of self-help and a deep faith in honest perseverance. The youngest child in the family, Mr Auyeung had studied at Ying Wa College in Hong Kong before going to Canada to continue high school. He fondly recalled his summer job at Burger King as a teenager, where cleaning the toilet and handling refuse further enhanced his respect for the dignity of labour. "Do not mind the low nature of the work, and do not resent taking a harder job than others," he said.

After finishing high school, Mr Auyeung went on to study at the University of Waterloo, where he earned a Bachelor of Environmental Studies in urban and town planning. Upon graduation, he became a management trainee

高中畢業後，歐陽先生考進滑鐵盧大學修習，並取得環境規劃（城市設計）學士。畢業後，在曾經當過暑期實習生的加拿大安泰保險公司當見習行政人員。由於保險對他還是一門陌生的行業，歐陽先生慣性地於辦公時間後留在公司，待得很晚，以便練習白天學到的新知識和技能。當其他人在傍晚時分離開後，他的辦公室經常是唯一燈火通明的房間。只有確信自己已掌握所學到的技能時，他才回家。在國外工作也有額外的挑戰。「以為社會完全平等是天真的想法，」他如實說：「我對自己說，如果加拿大人能拿出百分之九十的工夫便可升職，我會付出百分之百的工夫來獲得認許。不要坐等機會從天上掉下來——你要以刻苦的工作創造機會。」

回歸香港更上高峰

在多倫多的安泰人壽工作了16年，為了有更多的時間與家人在一起，歐陽先生在1993年搬回香港定居。他在美國友邦保險公司短暫工作後，於1994年加入信安金融集團，負責執行信安在亞洲區的擴展計劃。他名副其實地成為香港和亞洲地區的「編號001員工」，一切從頭做起。他把全副精神投入到工作上，獨自一人在中環一間租來的辦公室中營運。兩年後，信安才獲得在香港正式經營的許可權。在其後一段頗長的時間裡，從總體規劃到具體運作，這位親力親為的地區總裁繼續一力承擔公司的大小業務，包括在電視廣告中亮相，推廣退休產品和服務。他一直是個工作狂和完美主義者，認為必須完全掌握職務，即使到今天已身處高位，仍保持著同樣嚴格的職業道德。他約有六成的工作時間不在香港，而在過去30年裡，甚至沒有享受過一次時間稍長的休閒之旅。

無怪在20年間，歐陽先生帶領信安金融集團成為香港主要的強積金提供者之一，也使信安成為一所擁有超過2,000名員工的跨國公司，分佈在中國、印度、印尼、日本、馬來西亞、新加坡和中東地區。「人不能對任何事情感到自滿，」他說：「我們需要隨時保持警覺，居安思危，尤其是意外情況隨時可能出現。」他的工作橫跨大大小小的時區，每天平均只睡五、六個小時。值得注意的是，在開拓每個市場既費力又富成效的學習過程中，他一直保持著一致的商業行為為核心原則。例如他說：「我們應尊重不同地方的文化習俗和傳統習慣，但我從來沒有為開展業務而作過度的應酬。中國人的價值觀一向以誠為本，只要我們以誠信提供優質的產品和服務，我們就能夠誠實經營。我不相信商業必須依賴吃喝應酬。」簡單地說，他是一個堅持直道的嚴肅領導者。

對於習慣視歐陽先生為「鐵橋」的人來說，歐陽先生也曾冒險的事實也許具有啟示意義。事

at Aetna Canada, where he had worked briefly as a summer intern. Since insurance was a field unfamiliar to him, Mr Auyeung decided to make a habit of staying late at the workplace after office hours, so as to practise the new knowledge and skills learnt during the day. Indeed, his office was often the only room with lights remaining on after others had left in the evening. Only when he felt reasonably sure that he had mastered what he had learnt would he go home. Besides, working in a foreign country has its extra challenges. "It would be naive to think that societies are totally egalitarian," he said factually. "I told myself that if Canadians work 90% to get promoted, I will give 100% in order to be recognised. You do not sit and wait for opportunities to fall from the sky—you create them by hard work."

Return to Hong Kong—and take-off

Having worked at Aetna in Toronto for 16 years, Mr Auyeung moved back to Hong Kong in 1993 in order to spend more time with his family. He joined Principal in 1994 after a short stint at American International Assurance, charged with the mission of executing Principal's expansion plans in Asia. Literally starting from scratch as "Staff Number 001" in Hong Kong and the Asian region, he brought a heightened sense of dedication to his work, running a one-man operation in a one-room rented office in the Central District—for it was two years before Principal received its formal licence to operate in Hong Kong. For quite some time afterwards, from overall planning to practical operation, the hands-on regional CEO continued to put the diverse business of the company on his own shoulders, including appearing in TV commercials to market retirement products and services. Ever the workaholic and perfectionist who believes he must stay on top of his duties, he has kept the same strict work ethic even in his elevated position today. He spends about 60% of his working time out of town, and has not taken an extended leisure trip in the past 30 years.

No wonder that within two decades, Mr Auyeung has led Principal to become not only one of the main Mandatory Provident Fund (MPF) providers in Hong Kong, but also a multinational firm with over 2,000 employees working in China, India, Indonesia, Japan, Malaysia, Singapore and the Middle East. "A person should never be smug about anything," he observed. "We need to stay vigilant at all times, to carry a sense of crisis even in halcyon days, especially since there may be unexpected situations." He works across vastly diverse time zones, sleeping but five to six hours a day on average. It is remarkable that in the laborious yet fruitful learning process of opening up every market, he has kept his core principles of business conduct intact. For instance, he stated that "one has to respect cultural practices and conventional habits that vary from place to place, but I have never had to do undue entertaining in order to conduct business. Chinese values always stress sincerity, and as long as we offer quality products and services in a sincere way, we will be able to do honest business. I do not believe business has to depend too heavily on wine and dine." Simply put, he is a no-nonsense leader who insists on going by the straight path.

Those who are accustomed to seeing Mr Auyeung as an "iron bridge" may find it instructive to learn that he had had his share of adventurous experience: his first investment was in fact an act of high-risk speculation. Not long after he began his insurance career, he bought some shares of a tiny company rumoured to be opening up an oil field, but within half a year or so, trading of the company's shares was suspended, and its stock price plunged to a single cent. For Mr Auyeung, that small investment fiasco

實上，他第一次的投資是一次高風險的投機活動。他投身保險事業不久，買了一隻傳聞將開發油田的小公司的股票，但半年之內，股票停止了上市買賣，股價下跌到一仙。對歐陽先生來說，這次失敗的投資是自我認識的寶貴經驗，讓他找到什麼才最適合自己的個性，從此由進取的投資者變成防衛的投資者。畢竟，每個成功者都須要在生活中跨過某種失敗的經歷，而最優秀的成功者，會從他們的失敗中總結出通向未來成功的智慧。

商業同為公共服務

對歐陽先生來說，保險和退休金業務似乎能把商業目標和社會責任連繫起來。鑑於香港以至世界人口日趨老化，要堅持一個不徵收重稅而讓政府承擔大部分照顧退休人士開支的社會福利結構，已不可行。歐陽先生大力主張建立新的支援系統，透過更多高質素的退休產品（例如年金）幫助退休人士維持有尊嚴的生活。畢竟，一個每月提供穩定入息的良好退休金計劃，能直接加強晚年的保障。總體而言，他贊成步向自我幫助的方針：他建議當前65歲以上的退休人士可以非全職就業，也可考慮推遲退休年齡；他更呼籲社會全面復興儲蓄的風氣。

作為公眾人物，歐陽先生亦參與多項公職，服務香港社群。他現任香港公益金商業及僱員募捐計劃組織委員會聯合主席、籌募委員會委員、投資小組委員會委員，並兼任香港特區政府民政事務局公共事務論壇成員。他亦曾任香港強積金辦事處專家小組成員、香港保險業聯會壽險總會退休計劃委員會副主席。

博雅教育與香港的未來

歐陽先生把企業建構的豐富經驗帶到嶺大，同時也帶來了對大學運作和發展的清晰理解。2007至2012年間，他出任香港城市大學校董會成員，並身兼財務委員會及大學受託人委員會委員、投資小組委員會主席。目前，他仍然是城大顧問委員會成員。他也曾是香港科技大學財務學系顧問委員會委員。更重要的是，他把一份對教育堅定的承擔帶到嶺大，還有已充分證明的苦幹和堅毅的精神，可以轉化為良好規劃的精明頭腦和清晰目標。新一屆的校董會主席，打算以他在商業事務上行之有效的方針運用在大學的發展策略上：走一條穩定而充滿動力的路。



became a valuable experience in self-knowledge: it allowed him to find out what suits his nature the best, and turned him from an aggressive into a defensive investor for the rest of his life. After all, not only is every winner bound to go through some experience of loss in life, but the best winners will turn their loss into wisdom that contributes to future success.

Business at once as public service

To Mr Auyeung, business goals and social responsibility seem to come together in the insurance and pension industries. In light of the ageing population in Hong Kong and the world at large, it is no longer viable, short of adopting heavy taxation, to cling to a social welfare structure where the government has to bear the lion's share of the costs of caring for retirees. Mr Auyeung is a strong advocate of a new support system, in the form of more quality retirement products (like annuities) that will help retirees maintain a dignified life. After all, a good pension plan with stable monthly income is a direct enhancement of security in old age. In general, he favours taking steps in the direction of self-help: he suggests part-time employment for current retirees beyond 65, proposes an extension of the retirement age, and calls for the broad renewal of a saving ethos in society.

As a public figure, Mr Auyeung also serves the Hong Kong community in a number of capacities. At present he is Co-Chairman of the Corporate & Employee Contribution Programme Organising Committee and a member of the Campaign Committee and the Investment Sub-committee of the Community Chest of Hong Kong, as well as a member of the Public Affairs Forum of the Home Affairs Bureau of the HKSAR Government. He has also served as a member of the Mandatory Provident Fund Office Specialist Group, and Deputy Chairman of the Retirement Scheme Sub-committee of the Life Insurance Council of the Hong Kong Federation of Insurers.

Liberal arts education and the future of Hong Kong

Mr Auyeung brings to Lingnan rich experience in corporate building, plus a clear understanding of university operation and development. From 2007 to 2012 he was a member of the City University of Hong Kong's Council,

its Finance Committee and Trustee Committee as well as Chair of its Investment Sub-committee; at present he is still a member of the Court of City University. He was also a member of the Advisory Board of the Dept of Finance at the Hong Kong University of Science & Technology. Even

more importantly, he brings a firm commitment to education to Lingnan, a proven spirit of hard work and resilience, along with a sharp mind and a clarity of purpose that will lead to sound planning. As far as the University's development strategy is concerned, the new Council Chairman prefers to use the same approach that has proved to be effective in his business career: to walk a steady and dynamic path.



「我們不需要華而不實的嘗試、不必太擔心大學排名，或花太多精力推銷形象，」他說：「我們進一步提高我們的教育品質，全方位地一步一步通過持續的優良工作建立我們的信譽。在這樣的整體方針下，我想見到嶺大建立幾個標誌性課程，例如眼下由德和慈善基金啟動、以風險及保險管理為目標的方向。這是一個真正的機遇，因為香港沒有正規的學術課程去訓練這方面的人才；行業目前只得從海外聘請。但首要的是，我們要協助學生建立適當的價值觀和方向，包括堅定的誠信和清晰的社會責任感、不屈不撓的態度、開放的心態、全球性視野，以及尊重他人、學習他人的謙虛態度。這樣，我們就可以為學生的教育增添最大的價值，並強化他們的就業前景。」

儘管嶺大在爭取香港及國際的廣泛承認中面對激烈的競爭，歐陽先生對大學的未來充滿信心，並深信博雅及全人教育的方法能培養合適的人才。他舉出一個具體例子為證。「去年，我的公司聘請了來自三所大學共八個大學生作為暑期實習生，最後我們的人力資源部給予評價最高的是一個嶺大學生，」他很高興地指出：「關鍵之一是工作態度。這位嶺大實習生很勤奮，提出了言之有物的問題，反映他專注於所學習到的知識。由此可見，我們的學生是可以很有競爭力的，因為職業道德比工作能力更重要。我們必須重視人才的培育，他們從來是香港最寶貴的資產。」

人人都希望在生活中找到意義和滿足感。歐陽先生為退休人士營造更穩健的財務前景，以及協力鋪設一條教育大道，為香港在精神及物質上打造更美好的將來；在這兩方面他找到生活的意義和滿足感。他以活潑而平靜的語調談到過去、現在和未來，反思著個人經驗及社會問題，充分顯示這位校董會新主席已準備就緒，與校長一同協作，並與學生會面分享經驗和交換意見。他出色的成就、積極的能量、樂觀的生命視野和堅強不屈的耐力，為嶺南精神提供了啟示性的典範。畢竟，博雅教育並不在於設置某些課程或建造種種設施，而在於塑造完整健康的人生觀，以及培養良好的全人。

“We need not try anything too flashy, worry too much about rankings, or use too much energy to market an image,” he said. “We further elevate the quality of our education incrementally, step by step in an all-round manner, and build up our credibility through consistently good work. Within this overall approach, I would like to see Lingnan build up a few signature programmes, such as the current steps taken in the direction of risk and insurance management jump-started by the AR Charitable Foundation funding. There is a real niche here, since there is no other serious academic programme in Hong Kong training talents in this field, and right now the industry has to hire from abroad. Above all, we need to inculcate in our students a proper sense of values and direction, including firm integrity and a clear sense of social responsibility, an indefatigable attitude, an open mind, a global outlook, as well as the humility to respect and to learn from others. In this way we can add maximum value to our students’ education, and so enhance their employment prospects.”

Despite the keen competition Lingnan is facing in winning broad recognition in Hong Kong and internationally, Mr Auyeung is confident of the University’s future, convinced that our liberal arts, whole-person approach to education nurtures the right talents. He cited a specific case as evidence. “Last year, my company hired eight university students from



three institutions as summer interns. The one eventually rated the highest by our Human Resources Office was a Lingnan student,” he gladly pointed out. “One key factor is attitude to work. The Lingnan intern was very diligent, and asked pertinent questions that showed attention to what he had learnt. So you see, our students can be very competitive, because work ethic is even more important than raw ability. We must all take care to nurture our human talent, which has always been Hong Kong’s most valuable asset.”

We all hope to find meaning and satisfaction in life. Mr Auyeung finds his in making the financial prospect of retirement more secure for others, and in helping to build an educational path that will lead to a better moral and material future for Hong Kong. As he spoke about past, present and future in a voice of sprightly calm, reflecting on personal experiences as well as social issues, the new Council Chairman certainly looked more than ready to work with the President, and to meet with students to share experiences and exchange views. His sterling achievement, positive energy, optimistic outlook and indestructible stamina all constitute inspiring paradigms of the Lingnan spirit. In the final analysis, liberal arts education is not about setting up a curriculum or building a stack of facilities, but moulding a wholesome outlook on life, and nurturing good whole persons.