

"Parents rarely let go of their children, so children let go of them.
They move on. They move away.
The moments that used to define them are covered by
moments of their own accomplishments.

It is not until much later, that
children understand;
their stories and all their accomplishments, sit atop the stories
of their mothers and fathers, stones upon stones,
beneath the water of their lives."

— Paul Coelho

Dear parents,

As parents, you will probably be disheartened by the following post of a university student published online in Chinese just over a month ago.

"I am utterly disappointed in my parents who are both senior staff in their companies, but end up being 'poor' parents. We used to take family trips to Europe when I was young, and my parents drove a Porsche that they bought for \$800,000. Together they now make about \$2.5 million a year, but we had been renting until they finally decided to buy a three-bedroom apartment for \$11 million three years ago. To my dismay, they have little left in their savings account and still owe the bank a few million dollars for the mortgage. Now in their fifties, they say they can't afford sending me overseas for vet school and are expecting me to give them \$20,000 a month to help repay the mortgage after I graduate from university as they have spent a lot of money to provide the best environment for my upbringing. But I indeed have no clue they have managed their money so poorly. Why didn't they buy a flat earlier? Why did they overspend on luxury items and now expect me to repay?"

Are the demands of the parents legitimate? Should parents expect their children to provide for them? Have they been wrong to overspend to provide the best environment for their child? Is the child being 'selfish' when he whines that the parents should have managed their money better and not expect him to repay?

"Raising children so that they can provide for you when you are old" is a traditional Chinese notion that has slowly gone because it is simply unattainable. In most of the surveys among teenagers, more than half of them take parental support of their university education for granted but expect their parents to be financially independent when they are retired. Most grown-up children prefer to move away after they have got married, but many expect their parents to help take care of the grandkids. As you can imagine, given the high cost of living, many of these couples may struggle to provide for their own family and the two families of origin. Different from previous generations, many adults now in their thirties or forties have no or only one sibling, making it even harder for them to shoulder the financial burden if their parents are financially dependent on them after retirement.

Ideally, both the retired parents and grown-up children are financially independent but maintain a close emotional link so that they can take care of the physical and emotional needs of one another. Of course this is easier said than done, and takes a lot of discipline and planning.

First, you should aim to be 'good enough' rather than 'extravagant' parents. While striving to provide a good environment for your children's growth, you mustn't smother them to an extent that they misunderstand that your financial resources are unlimited, thereby lacking the motivation to be financially independent. If the family finance is tight, you needn't send your child to costly overseas exchange tours. Unless the child has exceptional talent and passion in a particular musical instrument, it may not be worth taking lessons from first-rate musicians who charge hefty tuition fees. All in all, don't spend more than you can afford and expect your children to repay you when they are grown. Manage your finances so that you don't have to put additional burden on them in the future.

As for your children, they must learn to manage their finances. They will learn not to overspend if you don't. They will learn to save and delay their gratification if you tell them to save their pocket money to buy a high-priced toy.

In my view, wealth management should be made a compulsory subject at school but I don't see that happening in the near future. To avoid the predicament faced by the university student described earlier, we must strive to be 'money smart' parents.

Yours sincerely,



Clive Chan

Stars of the Month

Chan Quentin	WTE4B Thu 4:30-5:30
Chan Sarah	IEK2A Sat 9:00-10:00
Cheng Chun Hei, Marcus	IEK8A Sat 11:00-12:00
Cheng Ka Ki, Kayla	WTE6A Sat 2:00-3:00
Cheung Cheuk Ki, Emma	WTE2A Sat 10:00-11:00
Cheung Yui Ching, Clement	GWFF9B Wed 6:30-7:30
Choi Hei Tung, Hazel	PTWP1 Sat 10:00-11:00
Choi Ho Chung, Ethan	WTE6A Sat 11:00-12:00
Chong Pak Hin, Anson	IEK2B Wed 5:30-6:30
Ha Hang Yu, Rachel	WTE6B Sat 3:00-4:00
Ho Nok Yu, Rianna	WTE4A Sat 3:00-4:00
Hui Martha	GWFF4A Sat 1:00-2:00
Lau Ching Sum, Venia	WTE8A Sat 11:00-12:00
Lau Ching Sum, Venia	IEK10B Sat 9:00-10:00
Lau Tin Kan, George	WTE2B Sat 10:00-11:00
Leung Ho Ching, Draco	WTE6A Fri 6:30-7:30
Leung Ka Hong, Kelvin	WTE8B Sat 4:00-5:00
Li Sum Yuet, Cindy	WTE4A Fri 4:30-5:30
Liu Ailey Wai-Si	GWFF9B Sat 3:00-4:00
Man Kin Ching, Lester	IEK6A Sat 9:00-10:00
Ng Chi Yin, Andy	GWFF4B Sat 2:00-3:00
Ng Tsz Wing, Elsa	WTE4B Sat 10:00-11:00
Po Kaitlyn	PTWR Mon 10:30-11:30
Tang Sze Wai, Crystal	IEK4B Sat 1:00-2:00
Tao Hei Tung, Selena	WTE2A Fri 6:30-7:30
Tsui Hei Tung, Aiden	GWFF6B Sat 2:00-3:00
Wen Pui Yuk, Kristy	GWFF4B Thu 5:30-6:30
Xie Wen Xi, Jason	WTE2A Sat 1:00-2:00
Yip Wing Sum, Sophia	GWFF2A Fri 5:30-6:30



Students Page

October 2024



Welcome to October! As we enter the second month of the new school year, many students are starting to feel the pressure of adjusting to the new school routine in addition to the increase in the amount of homework, projects and preparing for exams. While stress can sometimes make us feel down, it also has the potential to better prepare us for new challenges and add excitement to our lives. On a positive side, autumn has arrived, bringing cooler temperatures and clear, blue skies. This is the perfect time to explore the outdoors and appreciate the natural beauty of Hong Kong during our free time.

~Ms Josephine

CONGRATULATIONS TO ALL THE WRITERS OF OCTOBER:

Best Writer: Ethan Choi (WTE6A) – My Bad Day

Other writers: Avery Lam (WTE6B) – A Monster in a Dream; Yanice Tang (WTE8B) – Last Month on Earth;
Jason Chan (WTE4A) – My Many Different Voices; Thomas Cheng (WTE2A) – My Trip to Disneyland



My Bad Day

By Ethan Choi (WTE6A)

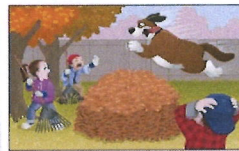
In the morning, I was about to get ready for school. I took a quick shower but suddenly the water was boiling hot and I burned my back. Then, I went to the sink area to brush my teeth but I accidentally used some shampoo to brush my teeth because I wasn't paying attention as my brother kept asking me something. When I was eating breakfast, I accidentally spilled my milk on the floor and my dad was angry. He told me to clean that mess up. My brother was laughing at me at that time. I was furious at him and myself being jolted!

In the afternoon, when I was walking back home, I tripped on a brick and fell down in pain and when I was waiting for the minibus, that queue was so long that I could not even see the end. Finally, when I was walking up the hill to my house, I tripped over a stick in front of me. I fell down in pain again!

At night, when I was ready to take a shower, I accidentally bumped my head on the wall so hard that my head had a bruise that was so painful. When I was ready to go to bed, I climbed the ladder to my upper bunk bed but my other siblings tickled my feet and I fell down and twisted my ankle, but this was not the end.

At midnight, I didn't know what happened but my stomach suddenly hurt so bad, so I got out of my bed and vomited so hard that I needed some medicine to help my stomach and went back to sleep.

I swear this is the most awful day of my life.



Autumn Word Search



See how many of these autumn related words you can find in the puzzle.
The words can be forward, backward or diagonal.

- | | | | |
|-----------|-------------|---------------|------------|
| 1. Autumn | 5. Raking | 9. Gourds | 13. Corn |
| 2. Fall | 6. Harvest | 10. Football | 14. Maize |
| 3. Leaves | 7. Pumpkins | 11. Season | 15. Yellow |
| 4. Colors | 8. Apples | 12. Scarecrow | 16. Orange |

Fall spot the difference



Find the 7 differences between these 2 pictures.

