

AMIGOS

By HKMC

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永不嫌遲的起步 退休夫婦跑出精彩人生

Never too late to start Retired couple runs towards their wonderful life

「年紀大機器壞」、「老了不應做劇烈運動」，難道運動只是年輕人的專利？在馬拉松的世界，樂齡跑手也能大展身手，「登六」才開始練跑一樣能馳騁於賽道上。

已屆退休之齡的關生關太，笑言退休前並不熱衷運動，但後來由公園健走開始，持之以恆不斷進步，近花甲之年才首次參加香港馬拉松 10 公里賽，其後更衝出香港，挑戰 2018 澳洲悉尼跑步節的 10 公里賽。到底他們是怎樣做到呢？

"Just like a rusty machine, your body malfunctions in old age." "You should not engage in any strenuous exercise in your advanced years." Are physical exercises exclusive for young people? In the world of marathon, even senior runners can show what they are capable of; even late bloomers who start training in their 60s can still shine on the course.

Mr and Mrs Kwan, who have reached their age of retirement, say with a smile that they weren't particularly keen on sports before retiring, but later started walking in parks and continued to progress. Around age 60, they debuted in a 10-km run at the Hong Kong Marathon. Later on their achievements went beyond Hong Kong as they challenged themselves to the 10-km event at the 2018 Sydney Running Festival in Australia. How did they do it?

踏出第一步

退休前只忙於為事業衝刺，同樣從事保險行業的關生關太，並不熱衷運動。直至有一年關太小病康復後，關生提出陪她到公園走走。「走着走着，然後圍着公園跑，愈跑愈有興趣，再擴大範圍，衝出屋苑在區內跑。」在丈夫鼓勵下，關太愈跑愈遠。

「關生說自己比我年長，所以要保持身體健康，才能保護我。既然他有這個目標，我也要愛護他，所以沒理由不運動。」關太甜蜜道出即使偶有惰性，也願意排除萬難，早起練跑。

Taking the first step

Before retirement, Mr and Mrs Kwan, who put all their time and energy into their careers in the insurance sector, were not particularly fond of exercising. At one point, after Mrs Kwan had recovered from a minor health condition, Mr Kwan offered to take a stroll in the park with her. "We started with walking, then we ran in the park. As we found interest in running, we went beyond our housing estate and ran around the district." With the encouragement of her

husband, Mrs Kwan ran further and further.

"Mr Kwan said he's older than me and he had to stay fit and healthy in order to protect me. As he had such a goal, I must do the same to cherish him. There was no reason for me to say no to exercise." Mrs Kwan says sweetly that even she feels like slacking off sometimes, she is willing to overcome the difficulties, get up early and practise running.



2020年參加香港街馬，品嚐美食之餘，也跑出心水成績。

Mr and Mrs Kwan also ran the Hong Kong Streetathon 2020, not only enjoying gourmet food, but also achieving their target race times.

挑戰馬拉松賽事

打開了運動世界的大門後，關太在一次半推半就下答允與關生一同參加香港馬拉松 10 公里賽，初次參賽雖然沒有十足信心，但抱著「決定了就把事情做好」的決心，加把勁地成功跑畢賽事。「本來純為感受賽道上的熱烈氣氛，但後來竟跑上癮。」

Taking on the marathon challenge

After opening the doors to the world of sports, Mrs Kwan somewhat reluctantly agreed to run a 10-km race at the Hong Kong Marathon with Mr Kwan. Despite her lack of confidence in her first run, she gave it her best and completed the whole course

because she had the willpower to "get things done well when decided". "At first, I was just hoping to feel the bustling vibe on the course, but I became addicted to running eventually."

兩夫婦熱愛旅遊，足跡遍及不少國家，包括西班牙蒙特塞拉特山及日本名古屋。

The couple is passionate about travelling and has visited many places worldwide, including Montserrat in Spain and Nagoya in Japan.



關太笑說歷年參加的 10 公里賽，熱鬧的氣氛仍記憶猶新。「澳洲悉尼跑步節，沿途有樂隊演奏，跑經鐵路旁連車廂裡的人也為我們打氣。」關太說得興奮。「去年初在香港跑『街馬』，更可以邊跑邊吃，在補給站吃鮑魚、西班牙火腿、提子、雪糕……」關生更笑言日後最想參加的是日本鳥取的西瓜長芋馬拉松，「因為跑完後有西瓜吃。」

兩夫婦對運動的投入，更不知不覺感染了身邊人。「有朋友知道我們參加馬拉松，也去報名；鄰居見我們練跑，也跟我們一起跑。」健康種子，就在兩夫婦身體力行中默默散播，亦印證了退休生活不一樣的精彩。

「一子一女」作退休後盾

退休生活就好像跑馬拉松，漫長路，過程中要跑得精彩，就要做足準備。關生關太退休後能在財務上無後顧之憂，是因為有他們口中的「一子一女」作為後盾。他們於 2019 年及 2020 年已分別參加安老按揭及買香港年金。

Mrs Kwan fondly recalls her 10-km run experiences and she still vividly remembers the lively atmosphere. "At the Sydney Running Festival in Australia, bands were playing along the course. When we ran next to a railway track, even the passengers on the trains cheered for us," she says excitedly. "Early last year, we ran the Hong Kong Streetathon and we were snacking while running - we had abalones, Iberian ham, grapes and ice cream at the aid stations." With a grin on his face, Mr Kwan says the marathon that he wants to run most is the Watermelon

Nagaimo Marathon held in Tottori Prefecture of Japan. "It's because we get to eat watermelon after the race."

The couple's commitment to sports also unwittingly rubs off on those around them. "Some friends knew we had signed up for marathons and they followed suit. Some neighbours saw us practising and they came and joined us." While the couple puts their philosophy into practice, they are also sowing the seeds of a healthy lifestyle as a testament to their extraordinary retirement life.

"A son and a daughter" support their retirement

Retirement is like running a marathon because there's a long way to go. If you want to run the course with enjoyment all along, you need to plan ahead. After retirement, Mr and Mrs Kwan do not need to worry about their financial status because they

are covered by what they call "a son and a daughter" - they joined the Reverse Mortgage Programme and purchased HKMC Annuity Plan in 2019 and 2020 respectively. "We heard that there was reverse mortgage in foreign countries

「20 年前香港還沒有安老按揭，當時聽到外國有種叫逆按揭的產品，已開始留意。我們無兒無女，所以打算用樓安老。加上安老按揭是由按揭證券公司推出，可信程度較高。」關生分享。

「我擔心如有任何問題樓價會很快『插水』，我們只有這塊磚頭，倒不如早些做了安老按揭會較安心。」兩口子說：「現在我們有一子一女，安老按揭是大兒子，香港年金是小女兒。」意想不到，這對「子女」更會不時送上關懷。「沒想過 AMIGOS By HKMC 會員計劃團隊之後會給我們送上抗疫包、利是封、禮券等，我感覺到團隊對長者的一份關心。」

回想過去數年的退休生活，是意想不到的充實。周遊列國，再加上練跑、種花、養魚和入廚等興趣，兩夫婦每天忙得不亦樂乎。他們亦寄語退休人士不要自設年齡關卡，生活還有很多新領域值得探索：「離開一個界別後就要享受另一個範疇的新嘗試，最重要是懷着謙卑心態，不斷學習。退休一定會很精彩！」

20 years ago. Though it was not available in Hong Kong then, we have been paying attention to it ever since. As we don't have children, we planned to use our property to generate retirement income. In addition, because the Reverse Mortgage Programme was launched by the Hong Kong Mortgage Corporation Limited, it has high credibility," Mr Kwan shares.

"I was worried that the real estate market would nosedive instantly if anything happened. As the apartment is all we have, I'd have peace of mind if we could apply for a reverse mortgage loan sooner rather than later." Mr and Mrs Kwan say, "Now we have a son and a daughter - the Reverse Mortgage Programme is our elder son; HKMC Annuity Plan is our younger daughter." Unexpectedly, their "son and daughter" even show their loving care from time to time. "I never expected the AMIGOS By

HKMC loyalty programme team would send us an anti-pandemic pack, "lai see" envelopes and gift certificates, etc. I can feel that the team really cares for the elderly."

Looking back on their past few years of retirement life, they have found it unexpectedly fulfilling. They have travelled around the world, practised running, and indulged in hobbies such as gardening, fishkeeping and cooking. They have stayed busy happily every day. They also tell retirees not to restrict themselves because of their age as there are still many new possibilities in life worth exploring. "As you bid farewell to one sector, you should enjoy yourself and try something new in another context. Most importantly is to stay humble and keep learning. Retirement is truly marvellous!"



關太太喜歡種花，關生則喜歡養魚，兩夫婦退休後忙個不亦樂乎。
Mrs Kwan enjoys gardening while Mr Kwan is keen on keeping fish. The two of them have stayed busy happily after retirement.

圖片由受訪者提供
Photo credits to the interviewees



參加安老按揭小貼士 專訪上商掌舵人郭錫志

Tips on Joining the Reverse Mortgage Programme Interview with David Kwok, Chief Executive of Shanghai Commercial Bank

市場對安老按揭計劃的需求如何？上海商業銀行的客戶普遍對該產品有何評價？

過去一年，經本行處理的安老按揭計劃申請宗數穩步增長，我們亦收到不少客戶的正面評價。按揭期間，申請人及其同住家人既可以選擇繼續居住在原有物業至百年歸老，又可以考慮出租物業製造額外收入，份外貼心。此外，新推出的保單逆按計劃亦吸引到不少客戶查詢，若客戶利用合適的人壽保單，即可為自己製訂可靠的退休年金方案。

What is the market demand for the Reverse Mortgage Programme (RMP)?
How do the customers of Shanghai Commercial Bank generally comment on this programme?

The unique features introduced by the RMP have driven steady growth in demand and overwhelmingly positive customer feedback. Under the RMP, our customers and their family members can stay in their own homes for the rest of their lives. The flexible arrangement of renting out the mortgaged property also means that the customers can benefit from extra income under the programme. Moreover, the newly launched Policy Reverse Mortgage Programme is poised to gain traction as these benefits are also extended to qualified holders of life insurance policies.

安老按揭計劃適合哪類人士？

安老按揭計劃專門協助退休人士製訂財務方案，勾畫出更實在、具保障的退休生活。銀髮族年輕時胼手胝足努力拼搏，為自己和家人累積財富。及早為退休生活策劃，既能惠及自己及家人，又可創造機會為自己實現人生目標。我們過去舉辦了不少推廣活動，邀請客戶和嘉賓親身分享如何透過安老按揭計劃邁向更精彩的人生。眾多故事中，留下深刻印象的，除了客戶修繕老舊居所以改善生活環境外，還有上一篇訪問所介紹打算疫情後到外國參加馬拉松比賽，繼續挑戰自我的夫婦二人。今後，我們會繼續與香港按揭證券有限公司緊密合作，協助客戶打造理想的退休生活模式。

現在是否申請安老按揭計劃的好時機？

隨著社會對安老按揭計劃日漸熟悉，並對其所帶來的潛在價值加以認可，越來越多客戶會提早計劃退休生活。其實任何時候都是申請安老按揭計劃的好時機。

有沒有其他貼士如給予有意安排退休理財的人士？

客戶不論是希望透過安老按揭計劃支付醫療保健開支或是考慮退休後其他財富安排，我們全線四十四間分行均有專員協助客戶辦理安老按揭計劃申請，亦會提供專業的退休方案及建議，幫助大家勾畫出更清晰的退休生活藍圖。詳情歡迎與我們聯繫。



郭錫志指經上海商業銀行處理的安老按揭計劃申請宗數穩步增長，亦收到不少客戶的正面評價。

David Kwok says the unique features introduced by the RMP have driven steady growth in demand and overwhelmingly positive customer feedback.

What kind of people should join the RMP?

The RMP provides our silver-haired customers and their families with peace of mind as the programme equips them with the desirable financial backup to pursue a fulfilling life following retirement. The fond experiences shared by our customers have helped promote the RMP. Some memorable stories include being able to enjoy a better

home following the necessary upgrades and repairs financed by the RMP, and the emboldened couple running marathons featured in the opening article. We look forward to helping craft an ideal retirement lifestyle for our customers as we continue to work hand-in-hand with the Hong Kong Mortgage Corporation Limited (HKMC).



上海商業銀行與按揭證券公司舉辦「精明安老 豐饒退『優』午宴」。

Shanghai Commercial Bank and the HKMC held a luncheon for the RMP customers.

Is it a good time to apply for the RMP now?

The increased familiarity with the RMP and its benefits have prompted our customers to make retirement plans well ahead. It is always a good time to apply for the RMP.

Are there any other tips for people who are interested in retirement financial planning?

Whether it is paying for medical expenses, or financial planning for your retirement life, we should make plans well ahead rather than leaving it to the distant future. You may find out more information through all of our forty-four local branches. We look forward to serving you soon.



HKMC 為你炮製好 SHOW 連場！ HKMC brings you great shows one after another！

網上購物盛行，足不出戶便可以買到心頭好。網購為大家帶來便利的同時，如何才算得上精明消費？AMIGOS By HKMC 於今年3月中籌辦了一場網上直播分享會，請來星級講者旅遊節目主持人及網絡紅人梁芷珮 (Christy) 與會員分享網購的貼士，齊齊做個網購達人。

Online shopping is becoming more popular, which enables you to shop without leaving your home. While online shopping is offering us convenience, what should we do to shop in a smart approach? In mid-March this year, AMIGOS By

HKMC presented an online live programme which invited Christy Leung, celebrity travel programme host and YouTuber, to share online shopping tips with the members, so that everyone could become an online shopping expert.

《網上直播分享會 — 星級 E 生活》請來梁芷珮跟 AMIGOS By HKMC 會員分享網購貼士。

Live programme *Smart E-life* invited Christy Leung to share online shopping tips with AMIGOS By HKMC members.



好 SHOW 連場，HKMC 緊接於 3 月底破天荒在 YouTube 頻道呈獻首場 LIVE 騷《HKMC 潮 TALK 生活》，由星級主持陳貝兒和潮男森美「傾下偈」，分享至潮生活態度，plan 個「夠 Chill」退休生活！作為潮爸的森美，工作上奮鬥大半生，子女和太太的快樂是他拼搏的原動力，從來不知自己和退休的距離有多遠，但一場突如其來的病令他覺醒，要珍惜未來的每分每秒，活在當下。

森美的故事笑中有淚，對生活的態度更極具啟發性，想重溫精彩的《HKMC 潮 TALK 生活》及接收我們的最新消息？立即訂閱及瀏覽 HKMC YouTube 頻道或掃描二維碼：

The string of good shows doesn't stop there. At the end of March, the HKMC followed up with its first-ever live show *HKMC Chill Talk Show* on its YouTube channel. Celebrity host Janis Chan talked to trendsetter Sammy Leung to share the coolest lifestyle and how to plan for a chill retirement! As a trendy dad, Sammy has worked hard for most of his life and he considers the happiness of his children and wife the motivation for his hard work. He never knew how far away he was from being retired, but a sudden health issue alarmed him and prompted

him to cherish every second from then on and live in the moment.

Sammy's story is both hilarious and tear-jerking, truly shedding light on attitudes towards life. Want to watch the brilliant *HKMC Chill Talk Show* again and receive our latest information? Subscribe and browse the HKMC YouTube channel immediately or scan the QR code:



<https://bit.ly/HKMCyoutube>



《HKMC 潮 TALK 生活》請來星級主持陳貝兒和潮男森美「傾下偈」，分享至潮生活態度。

HKMC Chill Talk Show invited celebrity host Janis Chan to talk to trendsetter Sammy Leung to share the coolest lifestyle.

我們會繼續為大家帶來更多實用資訊及精彩活動。今年 HKMC 退休方案更會有新動向，大家密切留意！

We will keep on bringing everyone more useful information and exciting events. There will also be new updates under the

HKMC Retirement Solutions this year. Stay tuned everyone!



香港原創新興運動 長幼共融地壺球

An emerging sport originating in Hong Kong Floor curling promotes intergenerational harmony

有甚麼運動可以不分男女、長幼、傷健、能力，衝破界限讓不同人盡情投入？

演變自冰壺的港產新興運動——地壺球，就有這種攝人魅力。揉合簡單賽制、體能要求不高的特點，地壺球易學親民，就連新手亦能於短短 10 分鐘內掌握基本技能，不論三歲定八十歲也能打成一片。

Which sport crosses boundaries and enables all people to participate keenly, regardless of their gender, age, physical ability, and capability?

Floor curling, an emerging sport originating in Hong Kong that evolved from curling, is a sport with such compelling charm. Combining the characteristics of simple rules and low physical demand, floor curling is easy to learn and accessible. Even novice players can master the basic skills within ten minutes. Whether you are aged three or eighty, everyone can enjoy the game to the fullest together.

香港首創地壺球

一切源自 2014 年俄羅斯冬季奧運會，冰壺的精彩賽事在港掀起熱潮，激發港人對冰壺的興趣。當時在大專院校任教康體管理的李石樁 (John) 亦深受吸引，遂遠赴英國考察，並嘗試將冰壺引入香港推廣，卻礙於「沒場地、沒資金、沒教練、沒人玩」，繼而萌生將冰壺改在地板上玩的念頭。

由英國購入冰壺的輔助教具「地板冰壺」器材開始，後來更自行改良地壺物料，研發器材、賽道、賽例，原創出地壺球這項新興運動。至今已推廣至 26 個國際城市，更有 11 個國家及地區已加入 John 於 2016 年成立的世界地壺球聯會。

Floor curling: originated in Hong Kong

It all began with the 2014 Winter Olympics in Russia. The spectacular curling competitions aroused fervour for the sport in Hong Kong and stimulated the keen interest of Hong Kong people in curling. At that time, John Li, who was a sports and recreation management instructor at a tertiary educational institute, was also deeply intrigued by the sport. He even travelled to the U.K. to learn more about it and tried to promote curling in Hong Kong. However, owing to "no suitable venues, no funding, no coaches, and no players", he came up with the idea of

changing curling to be played on the floor instead.

John started with purchasing the teaching aid equipment for curling - "kurling set" from the U.K. Later on, he improved the materials of the rocks, developed the equipment, the lane, and the rules, contributing to the creation of a new sport known as floor curling. So far, it has been introduced to 26 international cities, and 11 countries and territories have joined the World FloorCurling Federation which was founded by John in 2016.



地壺球玩法簡單，比賽雙方只需輪流於賽道上，用手或推杆把壺推至營壘，愈近圓心便愈能得分，得分總和最高的一隊就能勝出*。

The rules for floor curling are simple. In competition, two teams take turns to deliver the rocks with their hands or pushers towards the House. The closer to the centre a rock is, the more points the team scores. The team with the highest accumulated score wins*.

規則簡單易上手

短短 10 分鐘便可「上手」的地壺球，玩法非常簡單，如同其他競技，同樣鬥智鬥力考眼界。比賽時雙方分成 2 隊，每隊有 3 名選手，每場比賽設有 6 局。兩隊輪流於賽道上，用手或推杆把壺推至營壘，愈近圓心便愈能得分，得分總和最高的一隊就能勝出。

地壺球可於任何 11 x 1.6 米平坦且光滑的地面進行，學校大堂、壁球場、多功能室均為合適場地。賽道設計貼心，考慮到長者和小朋友的體力不及普通成人，他們可於較前的發球點發球。而發球方式更靈活多變，球員可蹲、跪在地上或坐在輪椅上以手或推杆發壺。「所以不論年齡、能力，是長者、小朋友還是坐輪椅的，也能走在一起比賽，共享地壺球的樂趣。」



研發地壺球的 John 當年無心插柳，今天反倒開拓地壺球的另一片天空，沒甚麼比這更值得。

John, who invented floor curling unintentionally in the past, now opened up a world of possibilities for the sport. There is nothing more worthy of pursuing than that.

Simple rules, easy to learn

It takes only ten minutes to learn floor curling and the rules are simple. As with other competitive sports, it requires intelligence, strength, and aiming skills. During the competition, the players are divided into two teams, each team has three players, and each competition has six games. The two teams take turns to deliver the rocks with their hands or pushers towards the house. The closer to the centre a rock is, the more points the team scores. The team with the highest accumulated score wins.

Floor curling can be played on any flat and smooth surface that measures at least 11 by 1.6 metres, making school

assembly halls, squash courts, and multi-purpose rooms suitable venues. Taking into account that elderly players and children may not have the same physical strength as general adults, the lane is considerably designed to enable them to deliver the rocks from a starting point closer to the target. The ways of delivering the rocks are flexible - players may squat or kneel on the floor, or sit in a wheelchair, as they deliver the rocks either with a bare hand or a pusher. "Regardless of age and physical strength, and no matter whether you are a senior, a child, or a wheelchair user, anyone can compete with each other and share the joy of floor curling."



地壺球易學親民，不論男女老幼也能打成一片。

Floor curling is easy to learn and is accessible. Regardless of gender and age, everyone can play together.

男女老幼同場競技

發展短短幾年，地壺球已有不少本地和國內比賽，更有一些隊伍不分男女老幼組隊參賽，享受共融的運動樂趣。曾參與香港婦女基金會何郭佩珍耆康中心與李陞小學合辦長者學苑活動的四位學員亦分享地壺球賽事的點滴。

Competing on the same court regardless of age and gender

After only a few years of development, floor curling has spun off many tournaments in Hong Kong and in the Mainland. Some tournaments do not restrict the gender and age of team members, so they can enjoy this intergenerational

sport. Four floor curling players who took part in the Elder Academy jointly organised by HKWF Ho Kwok Pui Chun Neighbourhood Elderly Centre and Li Sing Primary School share their experiences on floor curling competitions.



Rita (60 多歲)

「地壺球不需很大體力，規則也不算太複雜。要不犯規，順利打完一場比賽不難，當然技巧就要琢磨了。組員要齊心思考發球策略，視乎賽道形勢製造或清除路障，幫助下一位隊員發球暢通接近圓心位置，未到最後也不知勝負，過程非常刺激。」

Rita (over 60 years old)

"Floor curling doesn't demand much physical strength and the rules are not overly complicated, so it's not hard to finish a game without breaking the rules. Of course, it takes practice to hone the skills. Team members have to formulate a delivery strategy together. Depending on the actual situation of the lane, we may need to create or remove obstacles to help the next team member deliver the rock closer to the target centre. You'd never know who'll win till the last minute. The process of the game is very exciting."



Sunny (85 歲)

「我本身是老頑童，最喜歡跟小朋友玩。從沒玩過地壺球，覺得它最大難度在於掌握推壺力度，不能太大太小，偏左偏右，但經導師指點，掌握如何對準目標推壺後，樂趣真的無法形容。」

Sunny (85 years old)

"I have fun like a child regardless of my age and I enjoy playing with children most. I've never played floor curling before. I think the hardest part is to master the force when delivering the rock, which can't be too hard or too gentle, or too far to the left or right. After the instructor gave me a few pointers on how to aim at the target when delivering the rock, it was more fun than words can describe."



洪卓喬 (9歲)

「玩地壺球很用腦，要想想循哪個方向推壺才能贏，但卻很難控制及掌握，唯有慢慢練習多些吧！我覺得很開心，可跟老友記一起玩，一起想如何推走別人的壺，一起合作贏。」

Hung Cheuk-kiu (9 years old)

"Floor curling requires much thinking. You have to think about which way to deliver the rock to win, but it's not easy to control and master. The only way to play better is to practise more! I am really happy to play with seniors. We get to think together on how to push the rocks of the other team out of the way and we collaborate to win."



黎卓棋 (11歲)

「地壺球很難控制，但玩的過程很有趣，很開心，因為可以跟老友記一起研究如何控制力度及方向，想想如何一起贏。」

Lai Cheuk-ki (11 years old)

"It's difficult to control the rock's motion, but the process is fun and enjoyable because I have a chance to work closely with seniors to figure out how to control the strength and direction, and think about how to win together."

走進社區 促長幼共融

從零起步，John 由去第一間小學「敲門」推廣，到現時不少學校、社區中心也有地壺球的踪影，有學生更擔任地壺球小導師，教導長者、學障兒童等。青少年義工蘇霈榛分享：「教導長者時要加倍耐性，講解時要慢慢來及聲線要大點，同時多讚賞他們『叻仔、叻女』，讓他們更投入這項運動。」另一位青少年義工廖俊懿則難忘長者十分積極參與地壺球。「他們參與時也是哈哈大笑，就算輸了，也會互相鼓勵。」

Promoting age-inclusiveness in the community

Starting from scratch, John had to cold knock on the first primary school's door to promote floor curling, and now, floor curling can be found in many schools and community centres. Some students even become floor curling instructors, teaching the elderly and children with learning disabilities, etc. So Pui-tsun, a youth volunteer, says, "You have to be more patient when teaching the

elders. Talk slowly and loudly when explaining. At the same time, praise them more often by saying 'well done boys, well done girls' to get them more involved in the sport." Another youth volunteer, Liu Chun-yi, is impressed by how keenly the elderly players take part in floor curling. "They are always laughing during the game. Even if they lose, they'd encourage each other."

而透過跟青少年義工學習地壺球的過程，長者也獲得莫大鼓舞。初次接觸地壺球的郭女士指：「學了幾星期，當中最大的困難是掌握技巧，而當技巧得到提升，令我覺得地壺球愈發吸引。」而用了約兩小時便掌握地壺球的駱女士則對現場的熱烈氣氛印象深刻。「由於大家的投入，令氣氛熱鬧非常，同時也令我體會到合作精神的重要。」

雖然距離成為奧運體育項目的目標仍長路漫漫，但 John 有感建構一項真正共融運動的初衷總算達成，當初為全心推廣地壺球寧放棄大專教席，今天反倒開拓地壺球的另一片天空，沒甚麼比這更值得。

The elderly are also greatly encouraged when learning floor curling from youth volunteers. Ms Kwok, who is new to floor curling, says, "After learning for a few weeks, I found the biggest challenge was to master the skills. As soon as I improved my skills, I found floor curling even more fun as time goes by." On the other hand, Ms Lok, who only spent around two hours mastering the skills, is most impressed by the fervent atmosphere. "Thanks to everyone's dedication, the atmosphere is very lively. It also makes me realise

the importance of having a cooperative spirit."

Although there is still a long way to go before floor curling can become an Olympic event, John believes he has fulfilled his initial aim of creating a truly inclusive sport. He gave up his tertiary teaching post to promote floor curling in full force in the past, but now he has opened up a world of possibilities for floor curling. There is nothing more worthy of pursuing than that.



青少年義工在教導長者如何玩地壺球前，先練習一番，掌握發球技巧*。

Before teaching the elders how to play floor curling, youth volunteers practise their skills in delivering the rocks*.

* 場地由香港小童群益會賽馬會上環青少年綜合服務中心提供

圖片由香港青年協會黃寬洋青年空間提供

* Venue provided by The Boys' and Girls' Clubs Association of Hong Kong Jockey Club Sheung Wan Children & Youth Integrated Services Centre

Photo credit to The Hong Kong Federation of Youth Groups Felix Wong Youth S.P.O.T.

思考

地壺球由冰壺演變而來。猜一猜，以下哪項有關地壺球的描述是正確的？（可選多項）

1. 地壺球是香港原創新興運動
2. 地壺球比賽有多種玩法
3. 三歲還是八十歲也可參與此運動
4. 地壺球發球方式靈活多變

[請點擊此處回答問題](#)

Think

Floor curling is derived from curling. Guess which of the following description(s) about floor curling is/are correct? (You may choose multiple answers)

1. Floor curling is an emerging sport originating in Hong Kong
2. Floor curling competition can be played in many different ways
3. Whether one is aged three or eighty can participate in this sport
4. The rocks can be delivered in various ways

[Please click here to answer the question](#)



活到老 Fit 到老**健體錦囊**

Live long and stay fit :

Exercise and fitness guide for seniors

年齡與日俱增，體能卻是條遞減公式，骨質、肌力、心肺功能、平衡力等均會隨年月下滑，假如不努力練好「肌本功」，身體機能只會加速退化，病痛隨時不請自來。

恆常運動是減慢銀髮族身體機能退化的最有效方法。想活到老也能健步如飛？每天只要花短短半小時做合適的運動，日子有功，就能鍛練出強健體魄。

As we get on in years, our physical fitness tends to decline. With advancing age, our bone density, muscle strength, cardiopulmonary function, balance ability, etc., are all on a downward spiral. If you don't work hard to train your muscles, your bodily functions will simply deteriorate even faster, accompanied by uninvited sickness and pains.

Regular exercise is the most effective way to slow down the deterioration of the body among seniors. Do you want to hit your stride at a blistering pace as you mature? Just spend half an hour every day doing exercises that are right for you, and you'll get stronger and healthier as time goes by.

銀髮族常見的煩惱，例如體能下降、腰痠背痛、關節勞損等，都會令人對運動提不起勁，其實這些都是身體機能退化的警號，正正要透過恆常運動，才能有效減慢。註冊物理治療師劉沛（Stanley）指出：「關節不是因運動而退化，反而是因不運動而退化，所以任何人也應該運動。」

運動好處多不勝數

Stanley 指運動對骨質密度、肌肉質量，以至心肺功能，均能帶來正面影響：

• 預防骨質疏鬆

運動能刺激骨質生長，並減慢骨質流失，預防骨折。不少人以為單單服用鈣片便足以補鈣，忽略了沒有運動，身體根本無法吸收鈣質，不但達不到預防骨質疏鬆功效，反會提升膽、腎結石風險。

• 改善心肺功能

心肺功能會隨運動量減少而下滑，尤其長期久坐的人士，走路更會容易氣喘。心肺功能一旦轉差，即使立即運動，也需 4 至 6 個月才能明顯改善，恆常運動是維持心肺功能的重要一環。

關節不是因運動而退化，反而是因不運動而退化，所以任何人也應該運動。

Joints don't degenerate because of exercise, but they degenerate because of the lack of exercise. Thus, everyone should get engaged in physical activity.

Seniors are often bothered by issues such as compromised mobility, lower back pain, osteoarthritis, etc., which make them lose enthusiasm to exercise. In fact, these are the warning signs of degenerative conditions, and a proper exercise routine

could effectively slow down such deterioration. Stanley Lau, a registered physiotherapist, says, "Joints don't degenerate because of exercise, but they degenerate because of the lack of exercise. Thus, everyone should get engaged in physical activity."

Countless benefits of physical exercise

According to Stanley, exercise positively affects bone density, muscle mass, and even cardiopulmonary function.

• Prevention of osteoporosis

Exercise stimulates bone growth, slows down the loss of bone mass and prevents bone fractures. Many people think taking calcium supplements alone is enough to replenish calcium, oblivious to the fact that our body cannot absorb calcium at all without exercise. Instead of preventing osteoporosis, it increases the risk of having gall and kidney stones.

• Improvement on cardiopulmonary function

When our level of physical activity dwindles, our cardiopulmonary function also tends to decline. People who sit for long periods of time are more likely to huff and puff while walking. Once cardiopulmonary function starts to decline, even if you resume exercising right away, it can still take four to six months to see any significant improvement. Regular exercise is one of the keys to maintaining cardiopulmonary function.



- **減慢肌力流失**

銀髮族如缺乏運動，肌肉萎縮會更快，肌力亦會流失。研究發現，長者平常可提 10 磅重物，因病臥床兩星期後，或僅能提 8 磅，即肌力下跌兩成。而肌肉、肌力不足，將提升跌倒風險。

- **協調手腳平衡**

有些銀髮族走路時左搖右擺，可能是由於手腳協調能力不佳，運動有助手腳及身體協調，維持平衡力，預防跌倒。

此外，運動更能增強免疫力、預防疾病、改善認知能力、維持精神健康，好處數之不盡。

每天 30 分鐘鬆一鬆

Stanley 建議較適合銀髮族的運動包括：

- **帶氧運動**

如急步走、慢跑、游泳、太極等，運動強度以中度為宜，即運動期間仍能說話，不會過分氣喘。

- **強化肌力運動**

如舉水樽、牆上壓、坐站運動等。

- **平衡鍛鍊運動**

如太極拳、社交舞、一字步等。

- **伸展運動**

如拉筋、瑜珈、上背伸展等。

銀髮族應維持每天約 20-30 分鐘的運動量。「強化肌力、平衡鍛鍊及伸展動作，可每種運動選 2 至 3 項每天進行，而帶氧運動則可每星期進行 4 至 5 次。」

- **Slowing down loss of muscle mass**

Without regular exercise, seniors tend to suffer rapid loss of muscle mass and muscle strength. A study found that for seniors who could normally lift ten pounds of weight, after being sick in bed for two weeks, they could only lift eight pounds of weight, meaning the muscle strength had decreased by 20%. Inadequate muscle mass and muscle strength will increase the risk of falls.

- **Improvement on balance and coordination between arms and legs**

Some seniors have a side-to-side swaying posture when walking which could be caused by poor motor coordination between the arms and legs. Exercise helps improve arms, legs, and body coordination, maintain body balance and prevent falls.

In addition, physical exercise also boosts immunity, prevents diseases, improves cognitive ability, and promotes mental health. The benefits of exercise are innumerable.

30 minutes daily exercise for relief and relaxation

Stanley recommends the following exercises for seniors:

- **Cardio exercises**

For example, brisk walking, jogging, swimming, tai chi, etc. These exercises should be performed at a moderate intensity level, meaning you can still talk while performing the exercises, without gasping for air.

- **Muscle-strengthening exercises**

For example, lifting water bottles, wall push-ups, chair squats, etc.

- **Exercises for balance training**

For example, tai chi, social dancing, tandem walking, etc.

- **Stretching exercises**

For example, stretches, yoga, upper back stretches, etc.

Seniors should perform about 20 to 30 minutes of physical exercise a day. "For muscle-strengthening, balance training and stretching, feel free to pick two or three exercises from each category and practice every day. For cardio exercises, do them four to five times a week."



註冊物理治療師劉沛指出，銀髮族應維持每天約 20-30 分鐘的運動量。

Stanley Lau, a registered physiotherapist, says, "Seniors should perform about 20 to 30 minutes of physical exercise a day."

強化肌力運動 — 坐站運動

Muscle-strengthening exercise: Sit-to-stand

先站直，後坐下，動作循環 10 至 20 次。如肌肉有力，更可不必要完全坐下便站起。此動作有助鍛鍊大腿肌力，預防跌倒。

Stand straight, then sit down. Repeat the pose 10 to 20 times. If you have good muscle strength, you may move your hips towards the chair without sitting down. This exercise helps strengthen your upper thigh muscles and prevents falls.



伸展運動 — 上背伸展運動

Stretching exercise: upper back stretch

手輕放後腦，手肘向後，背部貼靠椅背，頂着胸椎，背一直往後靠，維持約 10 秒，每次做 3 至 5 下。此動作有助鍛鍊背部肌肉，令脊椎變直，改善寒背。

Place your hands gently behind your head. Pull your elbows back, and lean on the back of the chair which gives support to your thoracic spine. Keep leaning backward and hold it for around 10 seconds. Repeat this pose three to five times. This exercise helps strengthen back muscles, re-aligns the spine, and stops the body from slouching.



長期病患者或正在服藥人士，如病情並不穩定，應在專業人士監測下才進行帶氧運動。

Those with chronic disease or on medication, if the conditions are not stable, should perform cardio exercise under the supervision of professionals.



安全運動小貼士

- ※ 長期病患者或正在服藥人士，如病情並不穩定，例如服藥期間血壓或血糖水平仍然波動，應在專業人士如醫生或物理治療師監測下才進行帶氧運動。
- ※ 曾接受關節置換手術人士，關節伸展角度會有限制，故並不適宜進行過於劇烈的運動，如籃球、排球。
- ※ 緊記跟着感覺走。即使平常能輕鬆完成的動作，如因不適而無法進行，例如急步走 10 分鐘已覺氣喘，便須暫停，不應勉強。
- ※ 循序漸進。人人體能不同，應選擇合適的運動，不應跟別人比較，勉強自己。
- ※ 持之以恆。運動應每天適量進行，切忌一曝十寒，讓體能可在穩定狀態下，慢慢提升及維持在最佳水平。

Tips for exercising safely

- ※ Those with chronic disease or on medication, if the conditions are not stable, such as having fluctuating blood pressure or blood glucose level despite taking medication, should perform cardio exercise under the supervision of professionals like doctors or physiotherapists.
- ※ Those who have undergone joint replacement surgery may suffer from a limited range of motion. Thus, they shouldn't engage in excessively strenuous sports such as basketball or volleyball.
- ※ Listen to your body when exercising. Even if you are usually more than capable of completing a certain exercise, you should stop if you feel any discomfort. For instance, if you find yourself feeling short of breath after brisk walking for 10 minutes, just stop. Don't force it.
- ※ Improve step by step. Everyone is different in terms of strength and fitness; just choose the exercises that work for you. Don't compare yourself with others or force yourself.
- ※ Exercise with perseverance. Perform the right amount of exercise daily and persistently. Build your physical fitness slowly and steadily, then keep it at an optimal level.



「換」然一新安樂窩 居家安老裝修攻略

Sprucing up for a fresh look

Home renovation tips for seniors to live in place

踏入退休新一頁，大部分銀髮族都希望留在自己家中安享晚年，打造一個舒適實用的安樂窩也就成為重要一環。

家居布置除了講求美觀，物料選用及設計亦應顧及安全考慮，銀髮族在家中滑倒、碰撞等更不容忽視。不妨參考專為長者翻新家居的社企「長屋設計」的專業裝修意見，為居家安老作最佳準備。

Turning to a new retirement page in life, most seniors want to enjoy their golden years in the comfort of their own homes. Creating a comfortable and practical home has become essential.

In addition to the aesthetic point of view of home furnishing, the choice of materials and designs that ensure user safety deserve equal attention. The risk of falls and collisions among seniors at home should never be overlooked. To best prepare a home for living in place, ones may well consider the professional opinions of the social enterprise Longevity Design House which specialises in home renovation for seniors.

要打造一個真正無憂無慮的安樂窩，銀髮族應未雨綢繆。長屋設計安老裝修顧問雷煒程（Lawrence）舉例：「例如沒有子女的退休人士，若有早期病患，在健康仍然良好時，可如何確保理想的居家安老生活？如為獨居長者再加上外傭，為方便照顧，又有沒有甚麼需預先計劃？」

To create a truly worry-free home, all seniors should plan ahead. Lawrence Lui, an elderly building consultant at Longevity Design House, gives some examples, "For instance, let's consider retirees with no children who are diagnosed with an early phase of certain illness.

When their health condition is still sound, what should they do to ensure a pleasant life at home? How about lone seniors who live with their foreign domestic helpers? Is there anything that can be planned ahead to make caretaking easier in the future?"



安裝扶手於居室通道、浴室等，有助防跌，款式可選擇最普遍的橫或直型扶手、融入傢俬的隱藏式扶手等。

Handrails are installed in the corridor, bathroom, etc., to help prevent falls. They come in various styles, including the most common horizontal or vertical bars, or hidden handrails that are functionally integrated into a piece of furniture, etc.

配合用家需要

改善家居非純為美觀，亦為配合用家需要，如騰出空間讓親人朋友歡聚、建立讓輪椅能安全通過的通道等，小至電燈開關，大至全屋如地板、傢俬，亦可以是改裝重點。Lawrence 提出以下六大裝修設計要點：

• 扶手

安裝於居室通道、床頭位置、浴室等，有助防跌。扶手款式包括最普遍的橫或直型扶手、摺合式扶手及功能融入傢俬的隱藏式扶手。

To meet user needs

Home renovation can never be just about the looks. It should also cater to user needs, such as making room for family and friends to get together, establishing the passages for a wheelchair to move through safely, etc. From tiny details like light switches to major changes, such as flooring and furniture, could be crucial in a renovation. Lawrence points out the following six key points that are vital in renovation and design:

• Handrails

They can be installed in the home corridor, near the headboard of a bed, or in the bathroom, etc. to help prevent falls. They come in various styles, including the most common horizontal or vertical handrails, folding handrails, and hidden handrails that are functionally integrated into a piece of furniture.

• **圓角**

床及牆的圓角設計可降低長者因平衡力差而撞傷的可能。

• **床欄**

讓長者下床或站起時扶着，避免血壓因體位改變時容易跌倒。

• **拉籃**

不論地櫃還是吊櫃，均可安裝趟式或垂直升降拉籃，令長者提取或放置物件時毋須站高或彎腰。

• **感應燈**

方便常夜間起床如廁的長者，只要一起床感應燈便會自動亮起，並維持一段短時間後才會自動關上。

• **無障礙空間**

設置了浴缸、坐廁的浴室，空間有限，無法讓輪椅通過，而照顧者攙扶進出亦有難度。建議將浴缸拆走變成浴椅，地下加上疏水坑；門檻則剷平，改成斜道；門口亦擴闊，打造成暢通無阻的無障礙空間。



• **Rounded corners**

Beds and walls designed with rounded corners help reduce the chance of seniors getting injured from bumping into them because of a mediocre sense of balance.

• **Bed rails**

Seniors can grab onto them when getting out of bed or standing up. They help avoid the risk of falls when a senior's blood pressure fluctuates because of sudden changes in body posture.

• **Pull-down shelves**

Both floor cabinets and wall cabinets can be fitted with slide-out or pull-down shelves. They enable seniors to take or place items without climbing or bending down.

• **Motion sensor light**

This is helpful for seniors who need to frequently get up at night to use the bathroom. The motion sensor light turns on automatically as soon as seniors get off the bed. The light stays on for a short while before turning off automatically.

• **Barrier-free space**

Bathrooms with a bathtub and a toilet bowl have limited space so they are not accessible for wheelchair users. Even caregivers would find it difficult to help seniors in and out of such bathrooms. It is suggested to remove the bathtub and replace it with a shower chair and draining grooves on the floor. Then, replace the door threshold with a ramp threshold. Finally, widen the door to create an unobstructed barrier-free space.



Lawrence 指改裝方案可針對不同需要，度身訂造。

Lawrence says renovation plans can be tailor-made to cater to the specific needs of users.

度身訂造實例

即使決定改裝家居，用家也有不同的自身考慮，例如資金預算、實際可行性等。Lawrence 分享一些真實案例，針對用家的不同需要，度身訂造改裝方案：

陳先生：安老按揭助 支付家居改善開支

退休人士陳先生，居於自置物業，僱了一名傭人，預計七、八年後，行動能力或會轉差，更需別人照顧。現時居所已 30 年沒裝修，但資金預算有限。剛好他於去年參加了安老按揭計劃，可申請一筆過貸款，支付住宅物業的家居改善、維修及保養工程開支，也就趁身體情況仍然許可，未雨綢繆，亦為了日後方便傭人照顧，決定進行裝修。

建議將浴缸拆走變成浴椅，地下加上疏水坑，門檻亦劃平，打造成暢通無阻的無障礙空間。

It is suggested to remove the bathtub and replace it with a shower chair and draining grooves on the floor. Then, replace the door threshold to create an unobstructed barrier-free space.

Real-life customisation cases

Users have different concerns even they have decided to renovate their homes, such as budget and practical considerations, etc. Lawrence shares with us some real-life cases of tailor-made renovation plans to cater to the specific needs of the users:

Mr Chan, using the Reverse Mortgage Programme to pay for home improvement expenses

Retiree Mr Chan is living in a self-occupied property and he has hired a domestic helper.

He expects his mobility may deteriorate in seven or eight years and he may need more help from others. His current residence has not been renovated for 30 years, but he is on a tight budget. As he has joined the Reverse Mortgage Programme last year, he is eligible to borrow a lump-sum payout to pay for expenses associated with home improvement, repairs, and maintenance of his residential property. He took advantage of his current sound health condition to plan ahead, and decided to renovate his home for the convenience of his caregiver in the future.





改善家居非純為美觀，亦為配合用家需要，如騰出空間讓親人朋友歡聚。

Home renovation can never be just about the looks. It should also cater to user needs, such as making room for family and friends to get together.

梁太：為未來起居生活作準備

50多歲的梁太與丈夫同住，考慮到未來居家安老需要，將浴室改裝成無障礙洗手間，裝設自動洗澡機，淋浴間亦安裝實木扶手，地下加上疏水坑，讓她可坐着洗澡。浴屏為活動式，可以拆卸，方便日後可能需要輪椅進出。

Mrs Leung, preparing for her life in the future

Mrs Leung, in her 50s, lives with her husband. Taking into account her future needs for living in place, she remodelled her bathroom to make it barrier-

free, installed an automated bathing device, and fitted a solid wood grab bar in the shower stall with draining grooves on the floor, enabling her to bathe in a sitting position. The shower curtain is also removable to facilitate wheelchair access, if necessary in the future.

申請一筆過貸款裝修小貼士

「安老按揭計劃」及「保單逆按計劃」均可申請一筆過貸款，支付借款人於香港住宅物業的家居改善、維修及保養工程開支。

Tips on applying for lump-sum payouts to cover renovation expenses

Borrowers of both the Reverse Mortgage Programme and the Policy Reverse Mortgage Programme may apply for lump-sum payouts to pay for expenses associated with their home improvement, repairs, and maintenance on residential properties in Hong Kong.

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