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I think one of the schemes could be "Family Member Reserve" .

Let say York is a father & he starts a reserve gives himself & his son & his wife of certain amount of fund for medical.

When York's son became a father, he will be doing the same thing as York.

If the fund never been used after York died, the fund will be accumulated; so in case of York's son has severe illness,

he got both the protection from York & himself.

On the other hand, if York never gets married, he will get his money back under doctors certify him near to die or

else he has to keep those money in his dedicated account for medical purpose OR he can transfer his balance to any dedicated personnel once doctor certify he's nearing dead too.

The above plan is simply decrease the pressure of government medical expense & abuse, also the accumulated fund

would never been wasted as it will carry forward from generation to generation

.

For long term, it saves a huge money!

Thanks for attentions & your profoundly consideration!

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