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Do old Confucian values belong in today's new business enterprise? The answer, according to Dr Robin Chan Yau-Hing, Chairman of Asia Financial Holdings Ltd (Asia Financial) and Asia Insurance Co Ltd (Asia Insurance), is a resounding yes. In fact, he thinks they are the secret of his success as an entrepreneur. For Dr Chan, Confucian ethics is not a business philosophy but a way of life. He lives by them, transacts business by them and serves his community by them. The ethical lapses within global financial institutions that have brought the world economy to its knees speak to the need for moral values in business.

Dr Chan lives a complete life according to the precepts of the sage: from being a good individual to being a good member of the human community. Through it all, the currency of this banker-financier is trust—by which he opens hearts and attracts opportunities, turning even adversaries into partners.

Within Dr Chan's family business empire, there is little separation between the personal and the familial. His children follow him into business, even into politics. With older son Stephen overseeing investment activities as Executive Director of Asia Financial and younger son Bernard as CEO of Asia Financial and Asia Insurance, Dr Chan has no succession worries. Nor does he have any nostalgic attachment to business segments that have outlived their usefulness. When the banking environment got tough, he wisely unloaded his beloved bank at a princely price. By patient adherence to his prudent business approach, he was able to avert the turmoil which swept through the financial sector when the tsunami struck.

Though tethered to the Confucian tradition, Dr Chan has a good nose for business. It didn't take him long to see that the insurance business was intimately related to banking services. Thus was Asia Insurance born. At that time, the insurance market was cornered by foreign giants. But he soon found his footing, with "trust" as the cornerstone of his new business. When China opened up economically, he identified insurance opportunities in the north. In a three-way partnership, he co-founded PICC Life Insurance. By 2012 its premiums exceeded RMB60 billion, ranked 5th in the industry on the Mainland.

傳統儒家思想是否適用於現今的商界企業？對於亞洲金融集團（控股）有限公司（「亞洲金融集團」）及亞洲保險有限公司（「亞洲保險」）董事長陳有慶博士來說，答案是肯定的。事實上，陳博士認為儒家思想正是他成為成功企業家的秘訣。儒家倫理價值不單是營商哲學，而是生活方式。無論處世、經商還是服務社會，陳博士都秉持儒家價值觀。部分環球金融機構違背商業道德，引發全球經濟風暴，正好反映道德價值在商界是不可或缺的。

陳博士擁有古聖賢眼中的豐盛人生：修身克己，貢獻社群。對於這位銀行金融家，成功之道在乎誠信，他堅持以誠待人，廣納良機，甚至能與競爭對手合作。

陳博士的家族業務中，個人與家族和諧共融。他的兒子承繼父業，跟隨他投身商界和政界。長子陳智文先生為亞洲金融集團執行董事，負責監督投資業務，而次子陳智思先生則擔任亞洲金融集團及亞洲保險總裁，所以陳博士毋須憂慮繼承問題。當銀行業競爭激烈時，陳博士當機立斷，以高價出售銀行業務。因著穩健審慎的營商手法，在金融海嘯席捲整個行業之際，他仍能免受衝擊。

儘管恪守儒家傳統思想，陳博士對營商卻有著敏銳的觸覺。他很快便洞悉，保險業與銀行服務唇齒相依的關係，亞洲保險業務亦因而應運而生。當時，保險市場被外國保險巨頭壟斷，但陳博士不久便找到立足點，以「誠信」作為新業務的基石。當中國經濟開放時，他掌握先機，及時進軍內地，更透過三方合作成為中國人民人壽保險的聯合創始人。及至2012年，中國人民人壽保險的保費已達人民幣600多億元，在內地業界中排名第五。

陳博士高瞻遠矚，看準人口老化帶來的商機，尤其是醫療服務。他的家族在泰國首都興建醫院，並憑藉

He also foresaw opportunities in an aging population, especially in medical services. His family set up a hospital in the Thai capital. Soon it was attracting well-heeled medical tourists from the Middle East, drawn by its state-of-the-art facilities, good patient care and inexpensive services, which, unbelievably, include in-house immigration processing for overseas visitors who now make up 40% of its clientele. Now listed on the Thai stock market, it is valued at HK\$14 billion.

But it is not all business with Dr Chan. His other obsession is public service. With the Chans, being directors of the Tung Wah Group of Hospitals is a three-generation affair. Proudly patriotic, he became a leader of overseas Chinese business people, helping to steer investments to his mother country. He was the founder and President of the Hong Kong Federation of Overseas Chinese Associations and served two terms as Chairman of the Chinese General Chamber of Commerce. While Dr Chan was a four-time delegate to the National People's Congress, his son Bernard has been twice-elected. Getting a Gold Bauhinia Star also seems to run in the family, with Dr Chan and Bernard both proud recipients. Overseas, he was twice-honored by the King of Thailand for his contributions to the kingdom. When he led overseas Chinese business delegations to Thailand, Singapore and Malaysia, they were accorded high-level receptions. In Indonesia, they were received by none other than its President and seven of his cabinet ministers. Such was his standing in South-east Asian countries.

To higher education he offers generous support, with HKUST being a notable beneficiary. From 1999 to 2006 he excelled as our Council member, and thereafter as our Honorary Court member.

Dr Chan's profile is more than the catalogue of his achievements. Yes, he has come a long way from the poor boy sharing a pair of slippers with his younger brother, to the super-successful entrepreneur chairing the boards of conglomerates. But more than that, it is a life well lived. Last year, Dr and Mrs Chan, both octogenarians, celebrated their 60th wedding anniversary. At 81, Mrs Chan is young at heart and stunningly younger in appearance. Her artistic output as a painter rivals that of her son Bernard, currently voted the most popular member of Hong Kong's Executive Council. In celebrating the life of Dr Chan, we are also celebrating his remarkable family.

先進和一流的設備、優秀的護理及廉宜的服務吸引大批來自中東的醫療旅客。醫院更為外國旅客提供出入境手續辦理服務，現在該類旅客佔醫院病人總數四成。醫院現已在泰國證券交易所上市，市值達140億港元。

陳博士除了經營有道，更不遺餘力投身公共服務。陳氏家族三代都擔任東華三院總理，他心繫祖國，以此為榮，出任華僑商人的領袖，為祖國招商引資出心出力。他是香港僑界社團聯會的創會會長兼主席，曾任香港中華總商會兩任會長。陳博士四次擔任全國人民代表大會代表，而兒子陳智思先生亦兩度當選全國人大代表。陳博士及陳智思先生均先後獲頒金紫荊星章。在海外，陳博士兩度獲泰國國王頒授勳章，表揚他對泰國的貢獻。他率領僑商代表團前往泰國、新加坡、馬來西亞考察訪問時，均受到高規格接待。在印尼，他們獲總統及七位內閣部長級的禮待，盡顯陳博士在東南亞國家的地位舉足輕重。

陳博士多年來一直積極支持高等教育發展，科大亦是受惠者之一。於1999年至2006年間，他擔任本校校董會成員，及後擔任顧問委員會榮譽委員。

陳博士的豐盛人生，非其傑出成就所能言表。從一位艱苦的少年，與弟弟同穿一雙拖鞋，到今天成功的企業家、多個董事會的主席，陳博士人生美滿充實。去年，年屆八秩的陳氏伉儷慶祝結婚60週年。81歲的陳夫人保持心境年輕，駐顏有術。她在繪畫方面的藝術造詣，與剛當選全港最受歡迎行政會議成員的兒子陳智思先生不相伯仲。陳博士成就非凡，其幸福家庭亦令人稱羨。