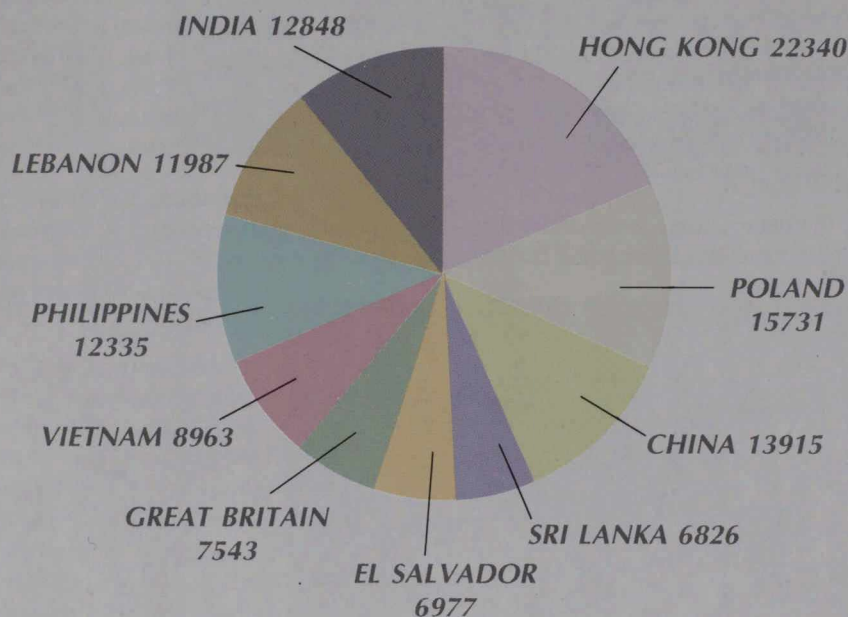
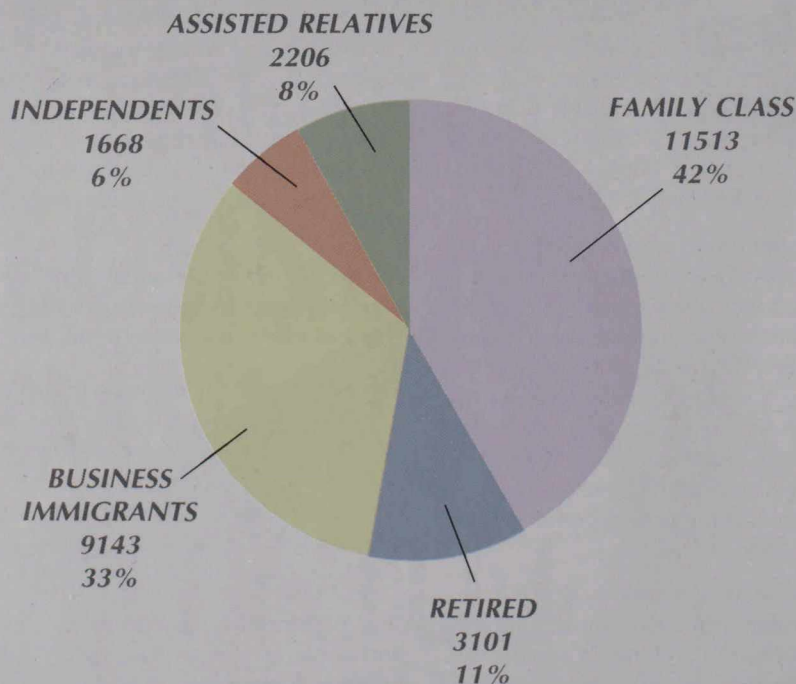


Top Ten Immigrant Source Countries 1991



Composition of Visas Issued to Hong Kong Residents 1991



in Hong Kong. He adds: "It's really to ensure the protection of investors in Asia...Meanwhile, we are fully in support of the entrepreneur and independent programme."

Some believe the investment frauds associated with the programme need to be clamped down upon in Hong Kong as well as Canada. "A large number of the companies peddling the investment programmes didn't give a whiff about actual investments," claims a Hong Kong immigration lawyer who didn't want to be named. "All they wanted was to get the numbers up by collecting everyone's deposit. There was either no programme or they were oversubscribed. Either way, each applicant was required to sign an agreement that their deposits were non-refundable, regardless of the outcome. They were also not told about any of the rest of the details, such as net worth requirements."

"They ended up with at least 10 - 20 per cent of their client's money. Not bad for doing absolutely nothing. And it's still happening."

According to those familiar with the potential risks, individuals can protect themselves by simply using a little common sense. "Look for a consultant or a lawyer who hasn't just blown into town for a couple of weeks and is conducting business out of his hotel room," advises Hong Kong solicitor Norris Yang. "Make certain the guy has been at it long enough and knows what he's talking about."

"Be wary of those offering unrealistic returns on your money," continues Yang. "If they could really get you 25 per cent, they and their friends would have already bought it all."

"Check out that the investment programme is designed not only to assist you to immigrate," he suggests, "but also to make you some money."

Yang also cautions about promises of preferential treatment. "Anyone who professes to have special connections is a candidate for an ICAC investigation."

"Most of all, look for empathy," says Yang. "You want someone who will take the time to treat your case as more than just a file."

When the interview is finally scheduled, perhaps nothing is more important than