

Kasus Jiwasraya Diputus Hari Ini

Putusan hakim PN Jakarta Pusat diharapkan tidak jauh beda dengan tuntutan jaksa penuntut umum terhadap empat terdakwa kasus PT Asuransi Jiwasraya itu.

TRI SUBARKAH
subarkah@mediaindonesia.com

PERADILAN Tindak Pidana Korupsi pada Pengadilan Negeri Jakarta Pusat akan menggelar sidang putusan terhadap empat terdakwa kasus korupsi pengelolaan keuangan dan dana investasi PT Asuransi Jiwasraya (persero) hari ini.

Keempat terdakwa itu ialah Hendrisman Rahim (mantan Direktur Utama PT Asuransi Jiwasraya/AJS), Hary Prasetyo (mantan Direktur Keuangan PT AJS), Syahmirwan (mantan Kepala Divisi Investasi dan Keuangan PT AJS), dan Joko Hartono Tirta (Direktur PT Maxima Integra).

Humas Pengadilan Negeri Jakarta Pusat Bambang Nurcahyo mengatakan pada sidang penuntutan, jaksa menuntut Hary Prasetyo dengan hukuman pidana seumur hidup, sedangkan Hendrisman Rahim dengan 20 tahun dan Syamir-

wan dengan 18 tahun penjara. Seperti halnya Hary Prasetyo, jaksa juga meminta hakim menjatuhkan vonis seumur hidup terhadap Joko Hartoni.

Sebelumnya pada sidang pembacaan tuntutan, majelis hakim membantarkan Benny Tjokrosaputro (Komisaris PT Hanson International) dan Heru Hidayat (Komisaris Utama PT Trada Alam Minera) karena terpapar oleh covid-19. Keduanya masih menjalani perawatan di Rumah Sakit Umum Adhyaksa, Ceger, Jakarta Timur.

"Nah, dua orang ini memang belum dilakukan penuntutan oleh jaksa penuntut umum karena sakit dan dirawat di rumah sakit. Oleh karenanya, majelis tidak bisa (menyidangkan) orang sakit, tidak boleh disidangkan," kata Bambang.

Menurut Kepala Subdirektorat Tindak Pidana Korupsi dan Tindak Pidana Pencucian Uang pada Jaksa Agung Muda Pidana Khusus Kejaksaan Bima Suprayoga, tes swab terhadap Benny Tjokro dan Heru Hidayat terus dilakukan. Namun, keduanya belum dinyatakan sehat.

"Nanti segera begitu dokter oke, semua oke, harus kita keluarkan dulu, baru kita sidangkan. Setelah dibantarkan, nanti kalau sudah dinyatakan sehat, kita bawa ke rutan dulu, baru nanti kita minta hakim menentukan waktu sidang," terang Bima.

Kerugian negara akibat skandal korupsi di Jiwasraya

mencapai Rp16,8 triliun. Korps Adhyaksa masih terus mendalami kasus dugaan korupsi Jiwasraya dengan memeriksa sejumlah saksi.

Selain enam terdakwa yang telah disidangkan, penyidik telah menetapkan status tersangka terhadap Kepala Departemen Pengawasan Pasar Modal 2A OJK Fakhri Hilmi dan 13 perusahaan manajer investasi.

Tambahan aset

Bima juga mengatakan ada tambahan aset yang disita dalam kasus ini. Kendati demikian, ia enggan memaparkan aset-aset tersebut. Bima menyebut tambahan aset yang disita pihak kejaksaan berasal dari dua terdakwa meskipun ia tidak merinci siapa saja. "Nanti kita ungkap setelah diproses di persidangan," kata Bima.

Ia menyebut pihaknya juga akan mengusahakan penyiataan aset dari Benny dan Heru. Namun, Bima enggan menjabarkan lebih lanjut soal aset-aset tersebut karena akan mengganggu proses persidangan dan eksekusi.

"Kita usahakan ada. Tapi itu kan masih harus kita close dulu. Enggak bisa kita buka sekarang. Aset itu kan harus kita selamatkan, bukan saya enggak mau cerita aset yang kita ambil apa-apa aja. Kenapa belum kita bacakan? Kami antisipasi karena Heru Hidayat dan Benny Tjokro masih belum dibacakan tuntutannya," jelas Bima. (P-1)



TOLAK ANARKISME: Pengendara motor melintas di dekat spanduk imbauan tolak anarkisme di Jakarta, kemarin. Spanduk imbauan untuk tidak melakukan aksi anarkisme merebak di sejumlah kawasan Jakarta pascaunjuk rasa menolak UU Cipta Kerja.

ANTARA/INDRIANTO EKO SUWARSO

KKB di Intan Jaya makin Brutal

KAPOLDA Papua Irjen Paulus Waterpauw mengatakan kelompok kriminal bersenjata (KKB) di wilayah Kabupaten Intan Jaya telah melakukan sedikitnya 23 kali teror penembakan dan kasus-kasus kekerasan lainnya sepanjang 2020.

Menurut Paulus, banyaknya kekerasan yang dilakukan KKB di wilayah Intan Jaya itu menunjukkan KKB-lah yang paling banyak melanggar hak asasi manusia (HAM).

"Orang selalu menyalahkan aparat melakukan pelanggaran HAM, HAM yang mana? Justru merekalah yang melanggar HAM jauh lebih parah. Tukang ojek dibantai, pedagang dibunuh, petugas kemanusiaan yang urus

covid-19 dibantai, belum termasuk anggota TNI dan Polri yang dibunuh," kata Paulus.

Kepala Penerangan Komando Gabungan Wilayah Pertahanan III TNI Kolonel Czi IGN Suriastawa menambahkan, rangkaian kekerasan gerombolan bersenjata itu semakin brutal, gelap mata, dan tidak lagi memperhatikan siapa yang menjadi korban, termasuk warga sipil.

Cara yang digunakan antara lain memprovokasi, meneror, dan mengorbankan masyarakat sipil kemudian memfitnah aparat TNI-Polri yang bertugas menjaga keamanan dan kedamaian di Papua. Tujuan mereka masyarakat setempat

tertekan dan terpaksa mendukung mereka serta mendapatkan perhatian dunia.

Sejak 22 Mei 2020, di Distrik Wandai, Kabupaten Intan Jaya, tercatat gerombolan bersenjata itu telah menewaskan paling tidak 11 orang, terdiri dari 2 personel TNI-AD dan 9 warga sipil. Selain itu, mereka telah melukai seorang tentara dan seorang warga sipil anggota TGPF Intan Jaya.

Tentara Pembebasan Nasional Papua Barat Organisasi Papua Merdeka (TPNPB-OPM) pun berjanji akan mengganggu aktivitas tim gabungan pencari fakta (TGPF) kasus Intan Jaya. Juru bicara TPNPB Sebby Sambom juga menolak inves-

tigasi yang dilakukan TGPF karena hasilnya dipastikan tidak independen. "Bagaimana hasilnya bisa dipercaya kalau yang memeriksa ialah pelakunya (aparatur keamanan) sendiri?" katanya, kemarin.

Menurut Sebby, pihaknya meyakini penembakan Yeremia Zanambani pada September lalu dilakukan aparat keamanan Indonesia. Karena itu, pihaknya meminta tim PBB untuk menginvestigasi penembakan pada pertengahan September tersebut. Pasalnya, pihaknya merasa frustrasi dengan ketidakjelasan penyelesaian kasus kekerasan yang dilakukan aparat keamanan terhadap masyarakat Papua. (Che/Ant/P-1)



ANTARA/M RISYAL HIDAYAT

KRI BIMA SUCI TIBA DI PADANG: Prajurit TNI-AL awak KRI Bima Suci menarik tali saat akan sandar di Pelabuhan Teluk Bayur, Padang, Sumatera Barat, Sabtu (10/10). KRI Bima Suci yang merupakan kapal layar latih bagi taruna AAL itu bersandar selama tiga hari di Padang untuk melaksanakan sejumlah kegiatan dalam mendukung latihan praktik Kartika Jala Krida (KJK) 2020.

Mendikbud Ajak Guru Lakukan Lompatan dan Ambil Hikmah dari Pandemi

PERAN guru menjadi sangat penting di tengah perjuangan melawan pandemi covid-19 saat ini, terutama dalam menyediakan pembelajaran jarak jauh, memperhatikan dan mendukung kelompok rentan, pembukaan kembali sekolah dan memastikan evaluasi hasil pembelajaran sesuai dengan kurikulum.

"Guru harus bisa bekerja kolektif dan menemukan solusi atas tantangan, terlebih masa pandemi saat ini. Guru harus bisa memanfaatkan situasi pandemi covid-19 sebagai laboratorium bersama guna menemukan berbagai inovasi yang bisa meningkatkan mutu pendidikan nasional," ujar Menteri Pendidikan dan Kebudayaan (Mendikbud) Nadiem Makarim dalam peringatan Hari Guru Sedunia (*World Teachers Day*) yang berlangsung secara virtual di Jakarta, Kamis (8/10).

Selain Mendikbud, hadir pula yakni Direktur Jenderal Guru dan Tenaga Kependidikan Kemendikbud Iwan Syahril, Direktur Jenderal Pendidikan Islam Kementerian Agama Muhammad Ali Ramdhani, Director and Country Representative Unesco Office Jakarta Prof Shahbaz Khan, Ketua Harian Komnas Indonesia untuk Unesco Arief Rachman, serta para guru penerima apresiasi yang mendapatkan laptop.

Nadiem mencontohkan tantangan perkembangan teknologi yang kini tengah dijalankan yakni proses pembelajaran secara daring. Menurut Nadiem, meski diketahui nilai utama dari proses pembelajaran adalah interaksi sosial, dari sisi positif, teknologi dapat dimanfaatkan untuk membantu tugas-tugas pengajaran yang efektif. "Artinya guru harus jadi inovator yang memecahkan berbagai kendala pembelajaran," tutur Nadiem.



DOK KEMENDIKBUD

Selain itu, Nadiem juga mengingatkan peran guru tidak hanya mengajar, tetapi juga harus berperan untuk menyejahterakan murid.

"Hari Guru Sedunia tahun ini, perlu dimaknai secara khusus. Bagaimana peran guru ialah sangat mulia. Guru tak hanya memastikan kelangsungan pembelajaran siswa, tapi juga berperan lebih dalam mendukung kesehatan mental dan kesejahteraan murid mereka," kata Nadiem.

Nadiem melanjutkan saat ini kemampuan guru sudah jauh lebih baik dalam menghadapi krisis. Namun, dia ingin guru terus melakukan lompatan dan mengambil hikmah dari masa pandemi ini.

"Sekarang kita perlu berpikir lebih jauh, melompat dari masa pandemi. Pandemi ini memberikan hikmah begitu berharga sehingga jika nanti ada tantangan besar lagi, kita jauh lebih siap menghadapinya," ujarnya.

Guna mengatasi tantangan itu, perlu ada strategi untuk menyeimbangkan kebijakan terkait dengan rekrutmen, pendidikan guru dan pengembangan profesional berkelanjutan, insentif, dukungan dan motivasi bagi guru.

"Dalam usaha untuk melanjutkan pelayanan pendidikan di tengah pandemi, kita perlu memastikan untuk tidak melewatkan kesempatan mengembangkan kader baru guru bertalenta dengan kepemimpinan

Guru penerima apresiasi

Pada peringatan Hari Guru Sedunia bertema Guru Memimpin Dalam Krisis Menata Masa Depan itu, Kemendikbud juga memberikan apresiasi berupa laptop kepada 18 guru terpilih. Guru penerima apresiasi itu dinilai aktif membuat dan berbagi rencana pelaksanaan pembelajaran (RPP) di laman Guru Berbagi, Guru Belajar Seri Masa Pandemi Covid-19, serta aktif dalam pembelajaran di Portal Rumah Belajar.

Adapun ke-18 guru terpilih itu yakni, Suratningsih (TK Negeri Pembina Kawedanan, Magetan, Jawa Timur), Rustianah (SMKN 1 Wirosari, Grobogan, Jawa Tengah), Niken Eka Priyanti (SDN 29 Iday, Sintang, Kalimantan Barat), Nur Ahita Widiastuti (KB TK Persatuan Istri Guru Malang, Jawa Timur), Zakki Fitriani (SMPN 01 Batu, Batu, Jawa Timur), dan Lifya (SLB Negeri 1 Padang, Sumatera Barat).

Kemudian, Damayanti Nahampun (SKh Santo Fransiskus Assisi, Balikpapan, Kalimantan Timur), Preddy Silitonga (SMA Swasta Methodist Tanjung Morawa, Deli Serdang, Sumatera Utara), Astri Yuliani (SMKN 1 Batang, Batang, Jawa Tengah), Sugiyono (SMA Negeri 1 Talun, Pekalongan, Jawa Tengah), Dadan Irsyada (SDN 061 Cijerah, Bandung, Jawa Barat), dan Sylvi Noor Aini (SLB Negeri Cicendo, Bandung, Jawa Barat).

Selanjutnya, Sri Handayani (TK Muslimat NU 18, Malang, Jawa Timur), Anton Setiawan (SMP Negeri 26 Surabaya, Jawa Timur), Samin (SMPN 3 Slogohimo, Wonogiri, Jawa Tengah), Fajar Rudhiyanto (SDN Wonosari 2, Gunungkidul, DI Yogyakarta), Siti Madinatoun (SMKS Berdikari Jember, Jawa Timur), dan Ahmad Thohir Yoga (MAN 2 Kota Malang, Jawa Timur). (RO/Bay/Aiw/S3-25)

BANK BUKOPIN

SUKU BUNGA DASAR KREDIT RUPIAH (PRIME LENDING RATE)
PT. BANK BUKOPIN, Tbk.
Periode September 2020 (% per tahun)

Suku Bunga Dasar Kredit (SBDK)	Suku Bunga Dasar Kredit Rupiah (Prime Lending Rate) Berdasarkan Segmen Kredit				
	Kredit Korporasi	Kredit Ritel	Kredit Mikro	Kredit Konsumsi	
				KPR	Non-KPR
	8,24%	8,84%	13,00%	10,11%	10,11%

Keterangan:
a. Pengumuman ini disampaikan dalam rangka memenuhi Surat Edaran Otoritas Jasa Keuangan Nomor 9/SEOJK.03/2020 tanggal 30 Juni 2020.
b. Suku Bunga Dasar Kredit (SBDK) digunakan sebagai dasar penetapan suku bunga kredit yang akan dikenakan oleh Bank kepada nasabah. SBDK belum memperhitungkan komponen estimasi premi risiko yang besarnya bergantung pada penilaian Bank terhadap risiko masing-masing debitur atau kelompok debitur. Dengan demikian, **besarnya suku bunga kredit yang dikenakan kepada debitur belum tentu sama dengan SBDK.**
c. Dalam kredit konsumsi non-KPR tidak termasuk penyaluran dana melalui kartu kredit dan Kredit Tanpa Agunan (KTA).
d. Informasi SBDK yang berlaku, setiap saat dapat dilihat pada publikasi di setiap kantor Bank dan/atau situs web Bank (<https://www.bukopin.co.id>).
e. SBDK ini mulai berlaku efektif sejak hari Jumat, 9 Oktober 2020 dan dapat berubah sewaktu-waktu berdasarkan pengumuman dari Bank.

Jakarta, 12 Oktober 2020
DIREKSI PERSEROAN

www.bukopin.co.id

bank btpn A MEMBER OF SMBC Group

PENGUMUMAN RAPAT UMUM PEMEGANG SAHAM LUAR BIASA PT BANK BTPN Tbk

Merujuk pada Pasal 10 ayat 2 Anggaran Dasar PT Bank BTPN Tbk ("Perseroan") dan Pasal 14 Peraturan Otoritas Jasa Keuangan Nomor 15/POJK.04/2020 tanggal 21 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka ("Peraturan OJK"), Direksi Perseroan dengan ini mengumumkan bahwa Perseroan akan menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa ("Rapat") pada hari Rabu, tanggal 18 November 2020.

Selanjutnya, guna memenuhi Pasal 10 ayat 5 Anggaran Dasar Perseroan dan Pasal 52 ayat 1 Peraturan OJK, pemanggilan Rapat yang memuat mata acara Rapat akan dilakukan melalui 1 (satu) surat kabar harian berbahasa Indonesia dan 1 (satu) surat kabar harian berbahasa Inggris yang berperedaran nasional, situs web Bursa Efek Indonesia, situs web Perseroan dan situs web PT Kustodian Sentral Efek Indonesia ("KSEI") pada hari Selasa, tanggal 27 Oktober 2020.

Pemegang saham yang berhak untuk hadir atau diwakili dan memberikan suara dalam Rapat adalah yang namanya tercatat dalam Daftar Pemegang Saham Perseroan dan/atau pemegang saham dalam rekening efek yang tercatat di KSEI pada hari Senin, tanggal 26 Oktober 2020 pukul 16.00 WIB.

Setiap usul pemegang saham akan dimasukkan ke dalam mata acara Rapat jika memenuhi persyaratan yang disebutkan dalam Pasal 10 ayat 3 Anggaran Dasar Perseroan dan Pasal 16 Peraturan OJK serta telah diterima oleh Direksi Perseroan paling lambat 7 (tujuh) hari sebelum tanggal pemanggilan Rapat.

Terkait dengan arahan Pemerintah Republik Indonesia dan Otoritas Jasa Keuangan mengenai pencegahan penyebaran virus COVID-19, Perseroan akan mengumumkan secara terpisah tata cara penyelenggaraan Rapat, penghitungan kuorum dan pengambilan keputusan, dengan memperhatikan Undang-undang No. 40 tahun 2007 tentang Perseroan Terbatas dan ketentuan peraturan perundang-undangan di bidang Pasar Modal.

Pengumuman ini dibuat dalam bahasa Indonesia dan Inggris, apabila terdapat perbedaan di antara keduanya, maka Pengumuman dalam bahasa Indonesia yang akan berlaku.

Jakarta, 12 Oktober 2020
Direksi

The burning issue: Fighting forest fires with technology

Forest fires and the resulting haze are a recurring problem in Southeast Asia but now digital technology can play a major part in both preventing and fighting them.

Many living in Southeast Asia – and even those outside the region – will remember the 2015 transboundary haze crisis. The World Bank put the economic cost to Indonesia at more than US\$16 billion, while researchers from Harvard and Columbia universities estimated that the smoke caused upward of 100,000 premature deaths across Indonesia, Malaysia and Singapore.

These fires – which were lit to prepare land for agriculture and then burned out of control – were exacerbated by lower than average rainfall during the dry season, a result of the El Niño. Scientists predict that extreme El Niño and La Niña events will become more frequent in the 21st century, intensifying existing hazards such as forest fires.

While neither El Niño nor La Niña conditions are currently prevailing, many fear that in the wake of COVID-19 this dry season will be just as deadly.

People light forest fires for many reasons. Some are started for practical and beneficial purposes (seed germination and re-

By **Tiur Rumondang**

Jakarta

Director Indonesia for Roundtable on Sustainable Palm Oil (RSPO)

generation, for example), some are accidental, and others are deliberately lit to cause damage. All have the potential to harm forest ecosystems and surrounding communities.

In Indonesia and Malaysia – the source of 85 percent of the world's palm oil – fire is often used as a cheap and simple land management tool. These fires are particularly dangerous because many of them occur on drained peatlands. Dry peat ignites easily and can smolder underground long after flames on the surface have been extinguished. Moreover, damaged peatlands are a major source of greenhouse gas emissions.

Over the last few years, however, a number of technological innovations have emerged to help us prevent and respond to these fires more effectively.

Internet of Things (IoT) and wireless sensors measure environmental changes – such as atmospheric temperature, relative humidity, and carbon dioxide levels – allowing for early-stage detection and warning. They also provide valuable forest and cli-

mate parameters for fire propagation models.

Wilmar adopts remote sensing technologies to monitor practices on-the-ground and identify hot spots. They also provide concession maps to the World Resources Institute for inclusion in their Global Forest Watch (GFW) platform. GFW uses satellite imagery and data analytics to identify fires to the precision of one square kilometer, allowing Wilmar to mobilize follow-up action on the ground.

When it comes to halting the spread of fires and limiting damage, timing is critical. There's only a small containment window between the fire starting and raging out of control. Drones give firefighters a bird's eye view of the terrain and real-time information on the transmission path. Quick to launch and more cost-effective than helicopters, they help emergency services develop plans to contain the blaze.

Many palm oil growers are now integrating drones into their fire-fighting arsenal. Golden Agri Resources (GAR), for example, deploys drones across all

its plantations. Together with satellite surveillance, they enable faster detection and confirmation and, in turn, faster response by GAR's emergency response team.

Machine-learning and artificial intelligence (AI) are increasingly being applied to large datasets to identify environmental threats, such as deforestation, which increase the risk of major fires.

Deforestation by illegal logging is a perennial problem in the industry. To date, producers and consumers have relied upon monitoring tools which use satellite imagery but detection can be delayed when clouds obstruct the view of plantations.

A new, publicly-available radar-based forest monitoring system represents a significant breakthrough.

Funded by a coalition of 10 major palm oil producers and buyers, Radar Alerts for Detecting Deforestation (RADD) uses advances in radar and machine-learning methods to help companies and other stakeholders detect deforestation happening in near real-time and with greater accuracy.

Preliminary results from pilots in Indonesia and Malaysia indicate that the system can identify tropical deforestation

several weeks earlier than optical-based systems.

AI also opens up the possibility of mining social media for insights that inform haze disaster management at different stages of an emergency. Artificial Intelligence for Digital Response (AIDR) is an open source software platform that uses supervised machine learning and artificial intelligence to filter and classify thousands of social media messages per minute.

The use of fire to clear land is completely banned within all Roundtable on Sustainable Palm Oil (RSPO) member concessions. To keep our members accountable, we use monitoring tools, such as Global Forest Watch Fire, ESRI ArcGIS GIS Software Suite, Planet Scope High Resolution satellite imagery, and NASA Fire Information for Resource Management System (FIRMS). These allow us to quickly identify potential noncompliance.

When a hot spot is detected, we contact the member to encourage them to conduct a field verification and take appropriate action. Since January 2018, we have made information about members' concessions, land cover, and active hotspots publicly available on our website through our interactive map application

GeoRSPO. This further strengthens supply chain traceability and transparency.

Last year, we detected 1,403 hot spots within RSPO member concessions from a total of 463,952 hot spots across Malaysia and Indonesia. This is encouraging but also signals the need for stronger national monitoring and investigation frameworks.

In 2015, Indonesia's National Agency for Aviation and Space calculated that 500,000 hectares of palm oil concessions were burned between June and October. Technology can go some way to reducing the incidence of these fires but ultimately it must be coupled with a long-term commitment to sustainable land management and good governance of natural resources.

For the palm oil sector, we need a coherent governance architecture that fosters complementarities and resolves disconnects between public regulations and private standards. Governments have the coercive power to mandate sustainable production practices through national policies and regulations; while private standards, such as the RSPO, can influence behavior through market access and premium pricing incentives.

'Vote by mail' in US battleground states is a trap

By **Steven Hill**

The Globalist/Berlin

A journalist and author of the recently published book *Die Startup Illusion: Wie die Internet-Ökonomie unseren Sozialstaat ruiniert*

To safeguard the presidential election, and to be sure one's vote is counted, it is best to put one's mask on and vote early in key battleground states.

Joe Biden and the Democrats may well walk into a trap in the key battleground states that will decide the upcoming presidential race, as well as key United States Senate races. That trap is called "vote by mail/absentee voting."

In normal times, I am a proponent of having a vote by mail option. But these are not normal times. For the Nov. 3 election, it makes much more sense to promote "early voting" in battleground states rather than vote by mail.

The reason is simple: If you want to be sure that your vote will count, voters in competitive races should NOT mail in their ballots.

Instead, they need to show up in person to vote, either before or on election day. Despite the dangers of the pandemic, voters need to do the heroic act of standing in line with their masks on, as we do when we stand in line at the grocery store.

The fact is, even if there was no whiff of electoral fraud in the air, vote by mail typically leads to a loss of millions of ballots due to frequent errors on the part of the voters, election administrators and the US postal service.

As a rule of thumb, Democratic voters, especially minority voters and young people, are disproportionately hurt. The data is overwhelmingly clear on this, yet Democrats are ignoring it at their peril.

In the recent New York primary elections, tens of thousands of mailed ballots were never counted due to bureaucratic mistakes. Some ballots were postmarked after the election or never postmarked at all by the US postal service, making them invalid under state law.

Others were disqualified because voters didn't sign on an easy-to-miss signature line on the back of the ballot envelope.

Another 32,000 absentee ballots were mailed to voters so late that they couldn't return them in time to be counted. Just in New York City's Democratic presidential primary, over 400,000 mail-in ballots were received but election officials invalidated more than 84,000 – over a fifth of those ballots.

Across the country, in 24 primary elections this year, more than 500,000 mail-in ballots were rejected. In Pennsylvania alone, mail ballot problems prevented 92,000 people from casting a valid vote (Donald Trump won Pennsylvania in 2016 by just 44,000 votes).

A Massachusetts Institute of Technology study of the 2008

presidential election uncovered that nearly 4 million voters said they requested mail ballots but never received them. Another 2.9 million ballots that were sent out did not make it back to election officials, and about 800,000 were rejected due to voter, election official or postal service errors.

Voters in many polling stations benefit from technology like "error notification", which alerts the voter if she has made a disqualifying mistake on her ballot.

But you don't have that with absentee voting. "The pipeline that moves mail ballots between voters and election officials is very leaky," the study concluded.

With voting by mail surging for the Nov. 3 election, the number of rejected mail-in ballots has been estimated to easily surpass one million. And those will overwhelmingly be voters for Joe Biden and Democratic Senate candidates.

Far more Biden voters are planning to vote by mail than Trump voters. One recent study found that nearly a majority of Democrats said they intend to vote by mail, compared to just 28 percent of Republican and independent voters.

A study of Florida's 2018 election determined that mail-in ballots "cast by Black, Hispanic, and other racial and ethnic minorities were more than twice as likely to be rejected as [...] ballots cast by White absentee mail voters."

That means hundreds of thousands of more Democratic votes will be thrown out than Republican votes. There is no denying that the possibility of widespread disenfranchisement from mail-in ballots is real. Yet the Democrats have been ignoring this and promoting vote by mail. That is a big mistake.

To be clear, most elections in the US are won by large margins, such as those in heavily Democratic or Republican states or districts. In those states, voting failures will not overturn those election results.

But in the battleground states, such as Pennsylvania, Wisconsin, Michigan, North Carolina or Florida, this could well be the deciding factor in a close presidential or Senate election.

Either way, the disturbing picture of millions of mailed-in ballots potentially never being counted, and hundreds of thousands of Democratic voters being disenfranchised, is a real possibility.

Failing future fast forward

Everything is happening so fast that we feel as if the future is being compressed into the present at frightening speed. Conservatives hark back to the golden age of stability and gradual change. Liberals hate the current inequalities but cannot agree on how to change things.

But if technology is moving at Moore's Law of exponential growth, then knowledge and complexity are expanding too fast for most of us to comprehend and decide how to cope with an unknown future.

Sociologist Mauro Guillen at the Wharton School has projected to 2030: *How Today's Biggest Trends Will Collide and Reshape the Future of Everything*. All the big trends, macro and micro, will shape the future.

The biggest trends are demographic, how rich countries are aging, poor ones are growing, but these numbers will push migration that create border wars. At the same time, women will grow richer, and the Asian middle class will edge out the European and American middle class.

Climate change will threaten cities through rising seas, water and food shortages. Technology will be the new tool to solve problems, but job disruption is a major political threat. We may no longer need to own anything, but simply subscribe or rent cars, houses and smart gadgets, simply to keep up with the technology. Money will shift to digital currencies and finance will be very different with zero interest rates.

These trends are well known. In 2017, the United States National Intelligence Council *Global Trends: Paradox of Progress* (to 2035) and European Union's *Global Trends to 2035*, conducted thoughtful reviews of the future seen from their perspectives. Macro-trends that converge at unprecedented pace will make governing and cooperation harder, fundamentally altering the global landscape.

Both studies recognize that conflict risks will grow, because the world is increasingly fractured between aging and shrinking rich, and growing young, poor and unemployed, packed into over-crowded cities that are ready to explode.

The US study surmises that the 2035 world will splinter into national "islands", regional "orbits" and substate and transnational "communities" that will interact to make global and national governance harder. Interestingly, it predicted that "the global pandemic of 2023 dramatically reduced global travel in an effort to contain the spread of the disease, contributing to the slowing of global trade and decreased productivity." They foresaw the pandemic, except it happened three years earlier, and they bungled its management.

In contrast, the EU study focused on four possible scenarios: (1) sick men of Europe: unstable Europe in stable world; (2) Cold War: stable Europe in stable world; (3) Hollow foundations: unstable Europe in unstable world; and (4) Europe as global power: stable Europe in unstable world. Europe knows it has to get its act together.

What has the COVID pandemic taught us so far?

First, the pandemic was mis-



AFP/Getty Images/Justin Sullivan

Robo café: Customers watch a robotic barista make coffee at Cafe X in San Francisco, California, the United States, on Feb. 12, 2019. An increasing number of companies worldwide are using robots and artificial intelligence to increase production.



By **Andrew Sheng**

Asia News Network/Hong Kong

Distinguished fellow of the Asia Global Institute at the University of Hong Kong

managed globally, with UBRIC epicenters, namely, US, Brazil, Russia, India and Colombia, having highest infections and mortality. Europe and Africa are still adjusting and East Asia, being the first to be hit, was the first to control and economically recover. The coronavirus has its own timetable and if its spread is not properly controlled, the economy will be lower for longer.

Second, the global system is now more complex and harder to govern. If a 3x3x3 Rubik's Cube game has 43 quintillion (10 to power of 19) possible permutations, we realize that seven or more key players interacting with each other at "islands" national, regional "orbits" and transnational "communities" levels mean that everything is possible, which is exactly why we are in the current mess.

We have sick men running sick economies in a pandemic that is out of control. Both leaders and economies are surviving on steroids. No one can think long-term. All are reacting short-term rather than dealing with the important long-term consequences.

With top leaders and their inner circle infected, new factors emerge every day that change the direction of the game profoundly. The COVID has turbo-charged Future Fast Forward, hastened existing trends, pushing online shift faster, as well as killing off dying or obsolete industries.

Basically, hardware can be obsolete and expendable, but people are dying, which is why we need to teach them to become more resilient and adaptable to rising risks and threats. In short, invest in people, their health, education and reskilling them to address technological, jobs, military and natural threats. Be smart and we will survive and thrive. Dumb us down and die.

Two important studies show how investing in hardware is less effective than investing in

is not facing a trade war, it faces a talent war. Because East Asia has invested more in last four decades in their young, teaching them to act cooperatively rather than narcissistic individualism, the region has been able to handle the pandemic better than other regions and catch up in technology and industries. It's not about democracy or freedom, but about inclusive education in common sense.

If people and planet are recognized as one, then the young will learn how to take care of other people and contribute to our common home, the planet, as Pope Francis emphasized in his *Encyclical, Laudato Si*. Politics and morality are people issues.

Future threats and opportunities are coming at us fast and furious. Future fast forward is not about denial and who is to blame. Throughout the ages, humanity has survived calamities because the community taught the young common sense survival skills. That is the true mission for surviving and thriving beyond this pandemic.

bank
btpn A MEMBER OF
SMBC Group

ANNOUNCEMENT
EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS
PT BANK BTPN Tbk

With reference to Article 10 paragraph 2 of the Articles of Association of PT Bank BTPN Tbk (the "Company") and Article 14 of the Regulation of Indonesia Financial Services Authority number 15/POJK.04/2020 dated 21st April 2020 regarding the Plan and Implementation of General Shareholders Meeting of Public Listed Company (the "FSA Regulation"), the Board of Directors of the Company hereby announce that the Company will hold Extraordinary General Meeting of Shareholders (the "Meeting") on Wednesday, 18th November 2020.

Furthermore, in compliance with Article 10 paragraph 5 of the Articles of Association of the Company and Article 52 paragraph 1 of the FSA Regulation, the invitation containing agenda of the Meeting will be published in 1 (one) daily newspaper in Bahasa and 1 (one) daily newspaper in English with national circulation, website of Indonesia Stock Exchange, website of the Company and website of PT Kustodian Sentral Efek Indonesia ("KSEI") on Tuesday, 27th October 2020.

Shareholders who are entitled to attend or be represented and vote at the Meeting are those who are listed in the Company's Shareholders Register and/or Shareholders whose names are registered in KSEI by Monday, 26th October 2020 at 16:00 Western Indonesian Time.

Each shareholder's proposal will be included to the agenda of the Meeting, if it satisfies the requirements as stated in Article 10 paragraph 3 of the Articles of Association of the Company and Article 16 of the FSA Regulation and should have been received by the Board of Directors of the Company not later than 7 (seven) days before the date of the Meeting's invitation.

Related to the direction of the Government of Republic Indonesia and Indonesia Financial Service Authority on the prevention of COVID-19 Virus spread, the Company will separately announce the procedure on the Meeting, quorum calculation and voting calculation, with respect to the Law No. 40 year of 2007 regarding the Limited Liability Company and prevailing capital market regulation.

This Announcement is made in Indonesian and English language. Should there be inconsistency between the two languages, the Indonesian language will prevail.

Jakarta, 12th October 2020
The Board of Directors