

美東南區中華學人協會  
Chinese-American Academic and Professional Association  
in Southeastern United States

2009 SUMMER



肖像畫/吳建民夫婦：洪金城

# 09'

## SUMMER

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# 會長的話

各位前輩先進及會員們,大家好!

學人協會2009年第33屆年會暨台美環保與再生學術研討會籌備會為您精心策劃了豐富的精彩節目,邀請了優秀傑出的講員們,盼望您及貴賓眷都能來參與盛會,也能藉著這個機會,見見老朋友,也認識一些新朋友。學人協會是我們大家共同擁有的甜蜜溫馨的大家庭,在美國,我們難得有這麼一個以科技藝術文學醫學政治經濟財務及美好人生等等主題為探討分享的協會,我們不分藍綠,無關統獨,彼此尊重,互相關懷,互相學習,一起來分享人生的經驗及酸甜苦辣。這33年來,在歷屆會長幹部及籌備委員們的卓越領導下,我們一步一腳印,在美國這個偉大的國家打拼奮鬥的時候,也期盼能對我們的祖國中華民國在台灣能有一些交流和貢獻,我們也盡力地投入社區服務及支援台灣政府的各項活動,我們也藉著年會,區域聯誼會,研討會,座談會,籌備會及參訪活動,來磨練砥勵領導才能,增進學人互相之間的情感,為會員們提供有益身心靈的資訊及活動,讓大家都能重溫舊夢,開懷歌舞,在學習新知時,也能同時享受美好的人生。

今年大會籌備會為您邀請到兩位研討會的主講人,一位是2007年諾貝爾和平獎得獎人之一的郝慰民博士,另一位是台灣國立海洋大學前校長鄭森雄教授,他們都會在環保議題方面給我們做深入詳盡的講演和分享。今年的大會分為三組,科技組由黃耀文教授擔任召集人,藝術文學組由洪金城教授擔任召集人,醫學組由陳幼輝教授擔任召集人,今年的論文總召集人是林文義教授,按照本協會的傳統,星期五晚上由亞特蘭大台北經文處處長在僑教中心有Reception招待所有學員及眷屬,Reception後,在僑教中心前廳有社交舞會,在會議廳有林遵瀛醫師主持的醫療圓桌會議及免費針灸服務,星期六早上的開幕典禮由副會長陳英偉醫師主持,我們邀請到台北經文處曾瑞利處長和駐美代表處科技組張新雄博士為大會的貴賓,接著是二場專題演說,下午有科技組及藝術文學組同時進行論文

發表,我們同時還有亞城美術學會的贊助藝術展覽,星期六晚宴在僑教中心旁的福臨門海鮮大酒樓舉行,我們還為您特地準備了一個很特別的表演節目,機不可失!晚宴後在希爾頓旅館還有林遵瀛醫師的第二場的針灸免費服務,星期日早上為醫學組論文發表,都是一些不可不知而且有關生命安危的專題,一定要參加,今年我們有多位優秀熱心的會員被提名為副會長,最後由年青有為的財經專家鄭義為教授成為副會長候選人,請大家給他鼓勵及支持。

大會籌備會今年有申請到台灣國科會贊助台美環保與再生學術研討會的\$8,000經費補助及三位由台灣國內請來的講員的專案補助,我們要感謝代表處科技組組長張新雄博士協助我們申請國科會的經費補助。

學人協會的所有會員,每年將會收到年會的Registration Package,有關學人協會的最近動態,請到網站[www.capasus.org](http://www.capasus.org)查看,我們衷心盼望您每年都能夠來參加年會,凡是連續三年沒有交會費的會員,就會自動的成為inactive會員,在會員通訊錄上會有星號註記,並且喪失部份會員的權益,您只要交了當年度的會費,將會立刻成為active會員,享受一切會員的權益,學人協會為了永續發展,各項費用逐年提高,接近自足自給,我們很感謝大家對協會的貢獻付出和愛護,也非常歡迎您的樂捐贊助或成為永久會員。

本人謹代表大會籌備會問候您,並且期盼7月10-12日年會時,能看到您及貴賓眷的芳蹤,您的參與和滿意,是您給所有籌備委員們最大的鼓勵和支持,謝謝您!

順祝 暑安 康泰 如意

學人協會會長 王和清

# 幹部暨年會籌備會議記錄

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Agenda:

## 1. Welcome and introduction (Peter Wang)

Dr. Wang welcomed everyone to attend the 2nd planning meeting and thank every committee members' hard work to make his life easier in planning this year's annual meeting. He believed we have organized a rich program.

## 2. Greetings (TECO-Atlanta Director General Larry Tseng)

Larry was unable to attend due to a busy schedule, but he promise he will provide a good reception to CAPASUS member and spouse on July 10th at Chinese Cultural Center

## 3. 2008 Annual conference and NSC sponsorship report (Yen-Con Hung)

Dr. Hung gave a report on last year's NSC sponsorship report. He also proved copies of last year's financial report and other documents as a baseline for this year's reports.

Dr. Wang thanked Dr. Hung's help on secure the funding from Taiwan NSC and appraised the good job on the proceedings by Dr. Hsieh and the financial report by Terry to the NSC and request a soft copy from Dr. Hung as the baseline for this year's reports to NSC. Dr. Hwang also will bring a hardcopy of the Proceedings from Dr. Wang to give it to Dr. Lin for baseline. Dr. Hung also gave a copy of all the CAPASUS files from last year's annual conference to Dr. Cheng.

## 4. 2008-2009 Financial Budget Planning (Li-Shyung Hwang)

Dr. wang gave a tentative budge planning from the 2009 CAPASUS annual conference, and some details will be adjusted when new information becomes available.

### Budget:

### Income:

NSC: \$8,000

TECRO/Cultural Division: \$500

TECO: \$300

CCC: \$800

AD/Donation: \$2,400

Registration Fee:  $35 \times 60 = \$2,100$

Membership Fee:  $40 \times 60 = \$2,400$

Meal  $5 \times 80 + 10 \times 100 + 5 \times 80 + 20 \times 100 = \$3,800$

Permanent member  $350 \times 3 = \$1,050$

Hotel  $60 \times 76 = \$4,600$

Total income: \$25,950

### Expense:

- Hotel:  $100 \times (76 + 16) = \$9,200$

- Meal  $20 \times 90 + 30 \times 120 + 20 \times 90 + 25 \times 110 (100 + 10) = \$9,750$

- Conference rooms:  $150 \times 3 = \$450$

- Audio:  $300 \times 3 = \$900$

- Sze-Yuen: 300 copies = \$900

- Proceedings: 70 copies: \$700

- Directory: 150 copies: \$750

- Registration kit & stamp  $4 \times 280$  copies = \$1,120

- Planning meeting  $700 \times 2 = \$1,400$

- Other events/activities ( $\$200 + \text{ticket} + \text{expense income}$ ): \$780

- Total expense: \$25,950

## 5. 2009 CAPASUS annual conference (July 10-12, 2009 in Hilton Atlanta Northeast)

a. Location, meeting rooms and rates (Ray Wang)

Dr. Wang was unable to attend. Peter thanks Dr. Wang's good work in negotiating with Hilton Atlanta

Northeast the best bargain for room and board. Peter will work with Dr. Wang for all the hotel details.

#### b. Program (Peter Wang)

Dr. Wang's report on the sponsorship from NSF and overview of the US-Taiwan Environmental Protection and Recycling conference as well as the 2009 CAPASUS 33rd annual conference: We have obtained the NSC sponsorship of \$8,000 and separate 3 speakers from Taiwan (鄭森雄, 劉秀美, 林良恭) We will provide ticket support to 郝慰民 if requested (need a copy of the ticket) Since we have not heard back from NSC Dr. Lou-Chuan Lee and Academia Sinica Dr. Maw-Kuen Wu at this point, we will add them to the keynote speakers session if they are able to come between now and the July. We will cover the hotel and meals, banquet for all non-member speakers. We will cover partial hotel reimburse for all committee members if budget allows us. We will cover the tickets for speaker 周芬娜作家(need a copy of the ticket), and \$200 fees to speaker Professor Steven Jarvis for his presentation as an agreement before hand.

#### ii. Keynote speakers (Yao-wen Huang)

今年大會籌備會為您邀請到兩位研討會的主講人。一位是2007年諾貝爾和平獎得獎人之一的郝慰民博士,另一位是台灣國立海洋大學前校長鄭森雄教授。他們都會在環保議題方面給我們做深入詳盡的講演和分享

#### iii. Science and Technology Session (Yao-wen Huang)

科技組方面, 我們有邀請到Professor of Florida Department of Environmental Protection, Dr. Tien-Shuenn Wu (吳天順教授) will present "First Nexrad data application for a total maximum daily loads project". Professor of Department of Chemical Engineering of University of Mississippi, Dr. Wei-Yin Chen(陳惟寅教授) 要來講演 "Climate Changes: Cause, Effects, and Solutions". 地質選礦專家Dr. Shuang-Shii Hsieh(謝雙喜博士)來分析化學肥料製造和環境保護。Professor of Department of Food Science & Technology, University of Georgia, Dr. Yao-wen Huang (黃耀文

博士) 來講解 "Organic food: does it help protect our environment?". Chief Engineer of Apex LED Lighting, Dr. Fred Chiou(邱耀輝博士) 來介紹節約能源和環保的新方法 - "How does LED lighting contribute to the Environmental Protection and Energy Saving?"

#### iv. Arts and Literatures Session (Chin-Cheng Hung)

在藝術和文學組方面, 我們有邀到許多位知名的文學和藝術領域的作家學者。資深華文作家張嘉琪小姐來介紹『金婚』 - "A tribute to Drs. James & Susan Wu for their 50th wedding anniversary and life time story"。北美名作家周芬娜女士來講解『花之宴』

。Professor of Interior Design Department of Art Institute of Atlanta 室內設計專家王泰安教授來介紹 "Interior Design of Today"。藝術大師 Professor of Savannah College of Art and Design - Atlanta Steven Jarvis 來講解 "Repurposing the trappings of the petroleum era".

#### v. Medical Session (Yiu-Fai Chen)

在醫學組方面, 我們有邀到胃腸良醫王明仁醫師來介紹 "Kaleidoscope of gastroenterology"。前UAB血庫主任黃書聰醫師講解 "Metabolic Syndrome 代謝症候群的預防與治療"。Professor and Chairperson of the Department of Comprehensive Dentistry, University of Alabama at Birmingham (UAB) 劉朋儒系主任來介紹 "Dental health and care", Dr. Albert Cook of Emory Johns Creek Hospital will present "Stroke Prevention", Dr. Steven Wang (王少山醫師) of Emory Johns Creek Hospital will present "Risk Factors and Cardiovascular Disease".

#### vi. CAPASUS 2009 Conference Proceedings (Mark Lin)

Dr. Lin will be in charge of editing/printing this year's conference proceedings.

A CD of the proceedings will be also provided to all meeting participants. Each session convener should forward Dr. Mark Lin's speaker presentation guidelines to all speakers in your session and make sure all requested items are submitted to Dr. Mark Lin by 5/31/2009.

vii. Introducing speakers (Yao-wen Huang, Chin-Cheng Hung, Yiu-Fai Chen)

c. Reception at CCC (TECO-Atlanta Director General Larry Tseng)

Dancing party at CCC( Todd Yu, Raymond Ho and Fred Chiou)

Medical round table discussion and acupuncture service at CCC (Chun-In Lin)

按照本協會的傳統,星期五晚上由亞特蘭大台北經文處處長在僑教中心有Reception招待所有學員及眷屬,Reception後,在僑教中心前廳有社交舞會,在會議廳有林遵瀛醫師主持的醫療圓桌會議及免費針灸服務。 Dr. Hsu suggested to hold the medical round table meeting at CCC instead of at Hilton hotel so that members can attend both of the dancing party and medical round table meeting at their wish, and also to save the cost renting the breakout room at Hilton Hotel. All members agreed.

d.Registration (William Cheng and State Representatives)

Registration package will be mailed out by the end of April and due by May 29. William suggested all state representatives to follow up by sending an email to remind the members to meet the deadline. If after deadline, William recommended to forward all mails to the President.

e. CAPASUS 2009 Directory (William Cheng)

William will work with Lily Hwang to update the directory and have it ready before the annual meeting.

f. Banquet and meals (Ray Wang)

星期六晚宴在僑教中心旁的福臨門海鮮大酒樓舉行,我們還為您特地準備了一個很特別的表演節目,機不可失!

g. Arts exhibition (Chin-Cheng Hung)

Dr. Hung said some art exhibitions will be arranged with 亞城美術協會in one of the meeting room.

h. Conference MC (Willie Chen will be in charge of the open ceremony and MC)

Dr. Chen suggested to minimize the number of micro phones and maximize its usage to save money.

i. Audio Equipment (Ray Wang)

j. Projector and other equipments

Dr.Yao-Wen will bring in one set of projector and screen for Saturday's presentations.

Dr. Chen will bring a set of projector and screen for Saturday's presentations.

k. Dancing party after reception at CCC (Fred Chiou & Todd Yu & Raymond Ho)

l. Healthy Living Round table after reception at Hilton Atlanta Northeast (Chun-In Lin)

m. Decoration and Signs (Chin-Chen Hung will provide the signs, Fred Chiou will provide 4 LED signs)

n. Transportation for speakers to and from Airport

Yao-Wen will make arrangements for Dr. Wei-Min Hao and the 3 speakers from Taiwan.

Chin-Cheng will take care the transportation for 周芬娜作家

Dr. Huang and Dr. Hung will be willing to welcome/bring guest speakers from Atlanta Airport to hotel.

**6. When to print Sze-Yuan Magazine in Taiwan, who to contact print shop in Taiwan, and who can bring them back to US fro us? (Peter Wang)**

Dr. Yang will have the Sze-Yuan magazine ready by 5/22/2009. The deadline for submitting articles to Dr. Yang will be 5/15/2009. Matt will coordinate with print shop in Taiwan for the color printing. Dr. Cheng and Mrs. Cheng will help to bring these 300 copies of Sze-Yuan magazines from Taiwan to US.

**7. Membership (Frank Hsu)**

Dr. Hsu presented six applicants and provided all information to the secretary to put into directory. Dr. Hsu also suggested to use electronic application form and CV emails to him so that it is easier for communicate between committee members to make the process more effectively.

#### **8. Nomination for VP 2009-2010 (Li-Shyung Hwang)**

Dr. Hwang reported the nomination process for Vice President 2009-2010. She was pleased to announce that Dr. William Cheng (Alabama) accepted our nomination to be the candidate for CAPASUS 2010 Vice President (2011 President-elect). Among the list of nominated candidates, Dr. Cheng stood as the top one in the list in terms of nomination counts. Consequently, she contacted him and had a long conversation. We all would like to help this organization as much as we could. Nevertheless, it really takes determination and courage to accept this nomination. Via the conversation, I learned that Dr. Cheng had recently had a job change (to a new institution) and had also made big commitments to his church. Both challenges have actually taken up much of his time and energies. However, after my 'bombarding' persuasion, he finally gave in ;-). In return, I promised to help as much as I can when he needs in his term of serving this organization. I trust you would do the same as we collectively made this nomination.

#### **9. Future development (C.H.J. Chou)**

Since 周任紀新 has concerns to serve as co-worker due to the possible interest conflict with CDC toward the Taiwan NSC funding, and attended committee members voted to have VP to chair the 會務發展委員會, therefore the new co-worker for 會務發展委員會 for 2009-2010 is going to be 陳英偉, 鄭義為, 徐孝華, 黃麗勳, 洪金城. Dr. Wang thanked Dr. Chou for her leadership and accomplishment to make enhancement to our by-law and other resolutions in the past years.

#### **10. Report from State Representatives (State Representatives)**

Only two state representatives attended the meeting, Dr. Huang from South Carolina and Dr. Wu from Georgia. Both used mainly email as means to communicate with state members. Dr. Wu suggested when forward emails, please first save as pdf files. Dr. Peter Wang also suggested that state representative can verify member's email addresses and report any returning emails to update in the member directory. Dr. Chin-Cheng suggested all members to use gmail account so that we

#### **11. Sze Yuan Magazine (Chih C. Yang)**

Sze Yuan will be published in June and printed in Taiwan. William Cheng will bring the printed packages back to the U.S. in time for conference.

#### **12. Web site (Matt Lee)**

Dr. Wang pointed out that Matt has done a good job in developing a Blog for our association and encourage everyone to utilize the service and visit our website often.

Dr. Chin-Cheng Hung suggest our member to signup or facebook so that we can all know other members' current events at facebook.

#### **14. Fundraising (Raymond C. Ho)**

Dr. Ho suggested the fundraising committee has achieved its purpose and fundraising should become part of activities under the President. There will be no fundraising committee next year. Dr. Ho also suggested that we raise the hotel/meals gradually so that we can be financially independent in the near future.

#### **15. Community Activity and Event (Todd S. Yu)**

Dr. Hung said CAPASUS sponsored another successful year of New Year events, net around \$300 dollars profits. Dr. Chen suggested we should make some brochure to marketing our association. He also wants to identify our Association with a short proper name.



Members all agree it should be 學人協會 . Todd Yu reported that all the events and activities for CAPASUS are quite successful, and CAPASUS is more involved in the Chinese community service and gain the respect. Todd had organized CAPASUS members to participate in A. CCC Director Mrs. Lin's farewell at New Year Eve's party. B. New Year Festival at CCC (Flyer design, booth, and admission). C. New Year banquet. D. Ambassador Yuan's Banquet E. Banquet for Deputy Director of Oversea Affairs. E. Field Day Event for Chinese Schools. Todd Showed his appreciation to all the members who attended the events and served as helper. Dr. Wang appreciated Todd's leadership and hard work to promote CAPASUS by actively participate in the Chinese Community Events and activities.

#### **16. Awards and Honorable member certificates (Yao-wen Huang)**

Dr. Huang suggested not to print the certificates/awards this year, simply announce their name in the banquet by the President. Dr. Huang will make certificates for keynote speakers and honorable guests. Dr. Chiou will order the plaques for keynote speakers and honorable guests.

#### **17. Other suggestion items (Open to all Officers)**

Dr. Wang suggested that future President should consider to move the annual conference date to end of July since it may easy to invite more prominent officers/scholars from Taiwan. Dr. Wang suggested the new President to announce the date, place and main theme of next year's annual conference in closing ceremony so that our members can plan ahead to attend the annual conference. Dr. Wang encouraged all members to participate at CASPAF annual conference since we have co-sponsored this event. CASPAF's annual conference program will be announced in our Sze-Yuan magazine as well as in our web site.

## **工作幹部名單**

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會長：王和清

副會長：陳英偉

財務：黃麗勳

秘書：鄭義為

思源主編：楊志成

思源美編/網站管理：李家賢

網頁主編：李家賢

年會論文組總召集人：林文義

年會科技組座談召集人：黃耀文

年會醫學組座談召集人：陳幼輝

年會文學與藝術組召集人：洪金城

會員通訊錄編印：鄭義為

年會會員報到註冊：鄭義為及各州代表

募款召集人：何智達

攝影：邱耀輝、李家賢

Awards:黃耀文

活動組:尤思治

會員資格審查委員會

徐孝華、許渝生、王祥瑞、洪枝成、黃麗勳

會長提名及選舉委員會

黃麗勳、洪金城、洪延康、王和清、陳英偉

會務發展委員會

陳英偉、徐孝華、黃麗勳、洪金城、鄭義為

各州州代表

阿拉巴馬州：朱子宇

佛羅里達州：林遵瀛

喬治亞州：吳珠菊

肯塔基州：周清光

密西西比州：陳存傑

北卡羅來納州：衛高榮

南卡羅來納州：黃金澤

田納西州：盧博榮



# 美國經濟復蘇法案對個人所得稅的影響

蕭玉滿

為刺激經濟，Obama 總統於2月17日簽署了美國經濟復蘇及再投資法案(The American Recovery and Reinvestment Act of 2009, 簡稱ARRA)，延續及擴大2008年的優惠稅則。範圍廣泛，不僅包涵公司企業，也普及到一般個人。影響所及，不論個人新置房屋、新車、子女大學教育學費、退休補助、失業健保等等，皆甘霖普沾。本文僅就個人有關部份擇要摘述，其餘一概從略，不一詳列。然個人情況各異，非一體適用，若有疑異，請直接與您的會計師諮詢，或上網 [www.irs.gov](http://www.irs.gov)。

## 1. 首次置房 **First-Time Homebuyer Refundable Tax Credit, up to \$8,000.**

- Applies only to homes used as a taxpayer's principal residence.
- Is fully refundable, meaning the credit will be paid out to eligible taxpayers, even if they owe no tax or the credit is more than the tax owed.
- Claimed using Form 5405.

A. Deadline for qualifying 2009 purchases: November 30, 2009

B. No payback requirement

C. Recapture only if sell the residence or fail to use it as a principal residence within 36-month from the date of purchase.

D. Phase-out modified AGI: \$150,000 - \$170,000 for joint returns, \$75,000 - \$95,000 for singles

E. Can elect to use 2009 credit on a 2008 return without being subjected to the 15-year recapture provisions by 2008-tax law

## 2. 新增減免 **Additional Standard Deductions**

A. 購買新車 New for 2009: Taxpayers who buy certain new vehicles in 2009 can deduct the state and local sales taxes they paid.

- New vehicles include cars, trucks, motorcycles with gross vehicle weight (GVW) of 8,500 pounds or less, and new motor homes
- For purchases from 2/17/09 through 12/31/09
- Phase-out modified AGI: \$250,000 - \$260,000 on a joint return, and \$125,000 - \$135,000 on a single return
- Limit on deduction: Sales/excise taxes paid up to the first \$49,500 of purchase price

B. 房地產稅 Extended from 2008: Real Estate property taxes up to \$1000 on a joint return, \$500 for a single filer

C. Extended from 2008: Casualty losses incurred in presidential disaster areas for 2009 disaster

D. Extended from 2008: Age and or blindness additional deduction for 2009

## 3. 失業救濟金 **Up to \$2,400 in Unemployment Benefits tax free in 2009.**

## 4. 高教費用 **American Opportunity Credit for 2009 and 2010 for college expenses.**

A. Replaces and extends HOPE tuition tax credit

B. Max: up to \$2,500, allowed up to 4-year college (HOPE credit for 2008: max \$1,800, allowed for up to 2-year)

C. Qualifying education expenses: tuition, fees, and required course materials for 2009 and 2010. Required course materials are a newly added qualified expense

D. Phase-out modified AGI for 2009 and 2010: \$160,000-\$180,000 on joint returns, \$80,000 - \$90,000 on single returns

E. 40% of the credit is refundable unless the student is subject to the kiddie-tax

F. Two other alternatives of higher education tax benefits:

i. Max \$2,000 Lifetime Learning Credit per tax return,

- Unlimited numbers of years, can also apply to graduate or professional degrees
- Phase-out modified AGI: \$100,000-\$120,000 on a joint return, \$50,000-\$60,000 on a single return

ii. Higher Education Expense Deduction for AGI

- Up to \$4,000 if modified AGI < \$130,000 on a joint return, \$65,000 on a single return
- Up to \$2,000 for modified AGI: \$130,000 - \$160,000 on a joint return, \$65,000 - \$80,000 on a single return

#### **5. 薪資預扣 Making Work Pay Refundable Credit for 2009 and 2010**

A. Calculated at a rate of 6.2 percent of earned income up to \$12,903 on a joint return and \$6,452 for a single filer

B. IRS has issued new withholding tables to take into account the credit. This refundable credit means that less federal income tax will be withheld from the paychecks. Maximum \$800 credit for joint filers and \$400 for single filers will actually be claimed on the eligible individuals' 2009 and/or 2010 returns.

C. Taxpayers who can be claimed as a dependent by their parents are not eligible.

D. Credit is reduced by \$250 for Economic Recovery Payment or Government retiree recipients (see item #6).

E. Phase-out modified AGI: \$150,000 - \$190,000 on a joint return, \$75,000 - \$95,000 on a single return

F. TIP: Individuals with multiple jobs, married couples whose combined incomes places it in a higher tax bracket, taxpayers who have difference sources of income, and some social security recipients who work could have less taxes withheld from their paychecks than they need or want. To ensure enough tax is withheld, filing a revised Form W-4, Employee's

Withholding Allowance Certificate, with their employer, can make any necessary adjustments.

#### **6. 退休補助 One-time \$250 Economic Recovery Payment to certain social security recipients, veterans, and railroad retirees for 2009**

A. Will be paid by Social Security Administration, Department of Veterans Affairs, and the Railroad Retirement Board, not made by IRS.

B. The payments are to begin no later than 6/17/09

C. The payments are tax free to the recipients

#### **7. 住宅節能 Residential Energy Property Credit (Section 1121)**

A. Maximum aggregate credit \$1,500 for qualified energy-efficient home improvements placed in service in 2009 and 2010,

B. For details, please visit [www.energystar.gov](http://www.energystar.gov), click on "Tax Credits for Energy Efficiency"

#### **8. 學費儲蓄計劃 Internet access and related services, in addition to qualified higher education expenses listed on the previous tax codes, may be paid form 529 plan for 2009 and 2010**

作者：北卡Campbell University 經濟學教授

# 美國政府的房屋政策與次貸危機

葉秋南 阿拉巴馬州立大學經濟學教授

## 一.前言

這次金融海嘯起源於次貸危機,而次貸危機,是美國政府所推行的不當房屋政策造成的。美國政府為了協助人民實現美國夢,推行住者有其屋的房屋政策。透過各種管道對中下收入家庭提供房屋貸款。

美國夢(American Dream)一詞是歷史學家James Truslow Adams在他1931年出版的Epic of America一書中所創用的。他認為在美國這塊土地上,每一個人都可以依據自己的能力和才華來獲致更美好,更富有和更充實的生活。質言之,所謂美國夢,就是要透過勤奮的工作和自由的選擇來追求個人快樂幸福的生活。這種理念,源自美國的立國精神。美國夢所追求的幸福生活的權利包括擁有財產的權利,而住宅是個人財產的主要成份。因此,在美國擁有自己的住宅就成為美國夢的骨幹,同時,也是一種身份的代表和中產階級的表徵。

在1994年以前,要購買住宅來實現美國夢,一個人必須有固定的職業,夠水準的所得,保持良好的信用紀錄,和有足夠的儲蓄來支付頭期款,才能取得金融機構的房屋貸款,這種貸款叫做優等的房屋貸款(Prime Mortgage)。

有些人雖然有固定的職業,但是所得低下,或是信用紀錄有瑕疵,或是種族歧視而被排斥在金融機構的門外,無法取得房屋貸款來購買住宅,因而無法實現美國夢。有鑑於此,在1990年代克林頓總統推行一項「容易負擔的房屋政策」(affordable housing),要金融機構降低標準,提供房貸給這些較不幸的人群。因此,1994年以後,這些原來無法取得房貸的人群也能取得貸款來購買住宅,實現他們的美國夢。我

們把這種不符合優等房貸的貸款叫做次等房屋貸款(Subprime mortgage)。

布希總統以慈悲的保守主義者自居,2000年當選總統以後,變本加厲,推行比克林頓總統更寬鬆的「特別容易負擔的房屋貸款」(Special Affordable Loan),進一步降低房屋貸款的門檻,使更多中下收入家庭受惠,連收入最低階層的家庭也能購買住宅。因此,次等房貸在房貸市場所佔的比率由1994年的5%增加到2005年的20%。政府寬鬆的房貸政策,造成房屋市場的蓬勃發展,房價快速大幅上升,形成泡沫。2007年房市泡沫破滅,引發次貸危機,透過骨牌效應,危機擴散到整個全球性的金融市場,造成今日難以收拾的金融危機。

## 二.美國的房屋政策

### 1. 經濟大恐慌以後的房屋政策

在1930年代經濟大恐慌(Great Depression)以前,美國是一個典型的資本主義和自由民主的國家,信奉Adam Smith所提倡的「無為而治」的教條。當時的理念是,人民要享受自由民主的生活,就得負起責任,照顧自己的生活,不必依賴政府。政府也樂得清閒,垂拱而治。政府的職責只限於建立完善的典章制度,制訂法律規章和公平合理的遊戲規則,做為人民進行日常經濟活動的規範。同時還要建立嚴正獨立的司法制度,徹底執行遊戲規則,並且保障人民的生命和財產的安全。人人在這些完善的典章制度下,站在公平合理和機會均等的基礎上,各盡所能,發揮本身的聰明才智,實現自己所追求的美國夢。

1930年代,美國發生有史以來最嚴重的金融危機,股市崩盤,造成經濟大衰退,失業率高達25%。當時全國有將近一半的家庭無法按時繳付住宅的分期付款。有一半的銀行倒閉。為了舒困,國會於1933年通過「住宅屋主重新融資法案」(Homeowner Refinancing Act),設立暫時性的「住宅屋主貸款公司」(Home Owner's Loan Corporation, HOLC),對

住宅屋主以優惠的條件提供融資，重新簽訂房貸契約，防止法拍(Foreclosure)。HOLC於1936年功成身退，結束營業。根據統計資料，約有一百萬戶中下收入家庭受惠，保住他們的住宅。

此時政壇人士認為，美國應該有一套房屋政策(Housing Policy)，來協助中下收入家庭購置住宅，達成住者有其屋的理想目標，國會遂於1934年通過「國家房屋法案(national Housing Act)」，做為政府制訂房屋政策的法源。從此以後，美國政府相繼推行各色各樣的房屋政策，協助一般人民購置房屋。同時，美國逐漸與傳統的資本主義分道揚鑣，陸續不斷的制訂社會主義的福利政策，走上混合型的經濟制度(Mixed Economy)。

## 2. 歧視性的房屋政策:紅線政策

政府根據1934年國家房屋法案所制定的房屋政策有一個大漏洞，即對黑人加以公然的歧視。根據該法案，政府設立兩個永久性的機構來協助人民購買房屋；其一是，「聯邦房屋管理局」(Federal Housing Administration, FHA)，擔保中下收入家庭的房貸；另一個機構是聯邦住宅貸款銀行(Federal Home Loan Banks, FHLB)，對承做房貸的金融機構提供穩定而低廉的融資。可是這兩個機構拒絕對黑人提供房貸的保證或任何金融服務。

FHLB對全國主要都市進行調查，評估住宅屋主的信用風險，並繪製住宅安全地圖(Residential Security Maps)在這些都市的地圖上，以紅線標示高風險的社區，以綠線標示安全的社區。FHA和FHLB只對綠線社區提供金融服務，而拒絕對紅線社區提供任何金融服務。這就是極具歧視性的紅線政策(Redlining Policy)之由來。

紅線政策由政府機構帶頭啟用，後來民間機構群起效尤，私人金融機構和保險公司相繼採用紅線政策來拒絕對紅線社區的黑人提供金融服務和保險

業務。黑人社區得不到融資來興建新的房屋或整修舊的房屋，整個社區變得殘舊破爛，髒亂不堪。這些破爛的貧民窟(Slums)，藏污納垢，搶劫，吸毒，娼妓盛行，是罪惡的淵藪，造成難以解決的治安問題，成為政府最頭痛的都市之瘤。

## 3. 民權運動以後的房屋政策

1955年在阿拉巴馬州蒙哥馬利市(Montgomery, Alabama)有一位黑人女裁縫Rosa Parks在公共汽車上拒絕讓座給白人乘客，而以違反種族隔離法罪名被警察逮捕，啟動了改變黑人命運的「民權運動」(Civil Rights Movements)。在該市傳教的一位黑人牧師Martin Luther King, Jr.出面領導，以非暴力的抗爭(Nonviolent Resistance)方式為黑人爭取民權，獲得世人的同情與支持。國會遂於1964年通過「民權法案」(Civil Rights Act)，廢除種族隔離和對黑人的歧視。1965年國會又通過「投票權法案」(Voting Rights Act)，取消一切妨礙投票的措施，諸如人頭稅(Poll Tax)和閱讀測驗(literacy Tests)。這兩個法案在美國歷史上是空前的創舉，不但改變了黑人的命運，而且逐漸的改變美國人的觀念，思維和風貌。今日黑人Barack Obama之能夠當選總統，完全是拜這兩個法案之賜(否則連進白宮當侍者都不可能)。

1960年代詹森總統推動「大社會計劃」(Great Society)，向貧窮挑戰。為配合他的這項計劃，他增設一個新的部會，即房屋與都市發展部(Department of Housing and Urban Development, HUD)，專門負責制訂和執行房屋與社區發展計劃。同時，他還任命黑人Robert C. Weaver為HUD的首任部長(也是美國有史以來的第一位黑人部長)。

1968年國會通過「公平房屋法案」(Fair Housing Act)，正式廢除紅線政策，嚴禁房屋市場對任何人使用任何形式的歧視措施，並且在HUD底下設立公平房屋和均等機會署(Office of Fair Housing and Equal Opportunity, OFHEO)，負責監督房屋市場對該法案

的執行。至此，黑人才算真正享受到政府房屋政策的實惠。

1977年國會通過「社區再投資法案」(Community Reinvestment Act, CRA)，鼓勵商業銀行和儲貸會(Savings and Loan Association, S&L)對低所得的社區提供金融服務，責成政府的管轄機構，督導所管轄的金融機構，儘量對貧窮地區提供金融服務和開發所需的資金。

#### 4. 克林頓執政以後的房屋政策

1992年克林頓執政以後，嚴格執行CRA法案，徹底消除紅線政策。首先，他對房利美和房地美施壓，要求這兩個GSE提撥一定成數的資金，供作貸款給中下收入家庭和紅線社區之用。其次，他以CRA評等做為核准銀行越州設立分行之標準，迫使私人的金融機構忠實地執行CRA法案，支應他所推行的容易負擔的房屋政策。

2000年布希繼任總統，繼續推行克林頓的房屋政策。他要以提高住宅擁有率做為他的政績。他要求兩房至少提供50%的房貸給低收入家庭(克林頓時代是42%)。所謂低收入家庭是指家庭所得低於該地區的中位數所得(Median Income)。

2004年他要競選連任，政見之一是要使每一個家庭都擁有自己的住宅和股票。他比克林頓更進一步，推動特別容易負擔的貸款，要求金融機構來貸款給最低層收入的家庭，即所得低於中位數所得60%的家庭。而且規定，這種貸款的比率不得少於12%。這個比率逐年增加，至2008年這個比率必須提高到28%。為了達成這個目標，房利美和房地美以及其他金融機構持續不斷的降低標準，房屋貸款流於浮濫，造成今日不可收拾的金融危機。

#### 5. 美國房屋政策的執行機構

政府為了協助人民實現美國夢，落實住者有其屋政策，設立機構，直接參與房貸業務，或間接保證房屋貸款。聯邦政府在初級市場(Primary Market)設立下列三種機構，辦理房屋貸款的擔保業務：即上述提過的聯邦房屋管理局(FHA)，聯邦住宅貸款銀行(FHLB)，加上退伍軍人管理部(Department of Veteran Administration, VA)，擔保退伍或現役軍人的房屋貸款。此外，為了建立房屋貸款的次級市場(Secondary Market)，提昇房貸資金的流動性，聯邦政府先後設立下列三個機構，來執行住者有其屋的公共政策：(1)政府國家房屋貸款署(Government National Mortgage Association, 俗稱Ginnie Mae, 吉利美)，這是隸屬於HUD的一個政府擁有的機構；(2)聯邦國家房貸協會(Federal National Mortgage Association, 俗稱Fannie Mae, 房利美)，這是1930年代經濟大恐慌以後，政府為了振興房市，國會於1938年特許設立的所謂政府贊助的企業(Government Sponsored Enterprise, GSE)；(3)聯邦住宅貸款抵押公司(Federal Home Loan Mortgage Corporation, 俗稱Freddie Mac, 房地美)，這是1970年國會特許設立的政府贊助的企業。房利美和房地美(俗稱兩房)都是由國會特許(Chartered)設立的，具備雙重人格。在法律上，它是私人擁有的股份有限公司，但是其主要業務是在執行政府的公共政策，因此，具備執行公務的政府機構身份。上述聯邦住宅貸款銀行也是GSE。GSE享有許多特權，諸如：只向聯邦政府納稅，而不向地方政府繳稅，可以向財政部借款，可以參加聯邦準備銀行的公開市場交易。GSE的主管由總統任命，人選的考量以政治性酬庸為主。

### 三. 次貸危機的根由

上述克林頓和布希兩位總統所推行的容易負擔的房貸政策由於執行方式的差異而產生了兩種截然不同的後果。其一是有些金融機構忠誠地執行這項政策，研發出創新性的次等房貸，嘉惠中下收入家庭，使他們也能購買自己的住宅，實現他們的美國

夢。因此，這項政策是一種德政。其二是有些只圖自利而罔顧商業道德的金融機構，推出掠奪性的房屋貸款，引發次房貸危機，造成今日難以收拾的金融海嘯。因此，這兩位總統的房貸政策就變成今日金融海嘯危機的罪魁禍首了。

### 1. 次等房屋貸款

在正常的情況下，借款人要有固定的職業，夠水準的所得(其高低與房價成正比)，保持良好的信用紀錄，有足夠的儲蓄來支付頭期款，金融機構才會核准貸款。符合這些條件的借款人叫做優等的借款人(Prime Borrowers)，這種人取得的貸款叫做優等的房屋貸款。而不符合上述條件的借款人叫做次等的借款人(Subprime Borrowers)。在1994年克林頓總統推行容易負擔的房貸政策以前，這種人是無法取得房屋貸款的。1994年以後，由於克林頓總統的這項德政，次等的借款人也能夠取得房貸，我們把這種房貸叫做次等的房屋貸款。

1974年國會通過「均等信用機會法案」(Equal Credit Opportunity Act)，嚴禁金融機構對任何人有任何形式的歧視。金融機構在審核貸款申請時，要評斷借款人是屬於優等的或是次等的借款人，牽涉到主觀的價值判斷，容易引起訴訟糾紛。因此，為了表示公平和客觀起見，所有的金融機構都採用第三者所提供的信用紀錄來做為審核的標準。

目前美國有許多「信用報告公司」(Credit Reporting Agencies)，其中最主要的有下列三家：Equifax, Experian, and TransUnion。另外還有一家Fair Issac公司(FICO)，專門設計借款人的信用評分模型(Credit Scoring Model)。把借款人的信用紀錄輸入模型以後，就可以算出借款人的信用分數(FICO Score)。目前大多數的金融機構都使用FICO分數來審核貸款申請案件。

FICO分數最高分850分，最低300分。FICO公司按照信用分數把借款人的信用紀錄分為四個等級：最優(Excellent):750-850，良好(Good):660-749，尚可(Fair):620-659，不良(Poor):300-619。不過，金融機構可以根据本身對信用風險容忍的程度，自行訂定標準。因此，次等房貸並沒有一致性的定義。不過，一般言之，次等房貸係指金融機構對信用紀錄低於最優等級的借款人所提供的房貸(亦即借款人的FICO分數低於750分)。

次等借款人都是所得低或是信用紀錄有瑕疵的人，因而無法在優等房貸市場取得貸款。這些信用紀錄上的瑕疵有時是一些不可抗力的原因造成的。諸如：失業，意外傷害或染患重病。克林頓總統為了協助這些較不幸的群族購買住宅，實現他們的美國夢，推出容易負擔的房貸政策，鼓勵和督促金融機構儘量提供房貸給這一群族。金融機構也想擴展業務，開拓市場，增加收入，樂意的配合政府的這項德政，研發出創新性的方式來對這一群族提供房貸。

在次貸市場中最常見的貸款方式是2/28變動利率房貸(2/28 Adjustable Rate Mortgage, 2/28 ARM)。這種房貸的頭兩年利率低而且固定。兩年以後，利率提高，而且每半年調整一次。除了2/28 ARM以外，金融機構還研發出下列幾種常見的次貸方式：(1)付款逐漸加的房貸(Graduated Payment Mortgage)，這種房貸類似2/28 ARM，但其利率固定，頭幾年的分期付款很低，以後逐年提高。這種房貸適合於有高收入潛力的年青人。(2)倒退的攤還房貸(Negative Amortization)，每期的付款金額隨意，而把當期未付的部份加入本金，因此本金越滾越大，信用風險隨之提高。(3)期末整付的房貸(Balloon Payment Mortgage):這種房貸的利率可能是固定的或是變動的。在貸款期間借款人繳納甚少的分期付款，拖到期末，貸款利上滾利，已經膨脹到像個氣球才一次付清。(4)變通的優等房貸(Alternative A-Paper, Alt-A):這種房貸的借款人本來是屬於最優等級的，可以取得優等房貸，但是由於各

種不同的理由，這種房貸無法獲得GSE的擔保而淪為變通的優等房貸。

由於政府推行容易負擔的房貸政策，加以金融機構充分的配合，研發出各種不同形式的房貸，使得原來無法在優等房貸市場取得房貸的中下收入家庭或少數民族，也能夠取得貸款，購買他們所想要的房子，實現他們的美國夢。購買房屋，不但可以擁有自己的住宅，而且也是個人累積財富的主要手段。少數族裔以前受到歧視，現在擁有自己的住宅，社會地位提高，成為中產階級。由此看來，政府所推行的房貸政策的確是一項造福弱勢群體的德政，而金融機構研發出次貸市場來落實這一項德政，厥功甚偉。

## 2. 掠奪式的房屋貸款

任何良法美意，只要有人濫用或誤用，就會遭到破壞。有些缺乏商業道德的金融機構濫用或誤用創新性的次等房貸工具，使次貸市場流於浮濫，造成嚴重的次貸危機，使得這項良法美意的德政染上污名。世人不察，把次等房貸和掠奪式房貸混為一談，一竿子打翻一船人，使次等房貸蒙上清白之冤，受盡世人的責罵。

所謂掠奪式的房貸(Predatory Lending)，即金融機構使用不實的廣告誤導借款人接受不合理和不公平的貸款條件。貸款的對象是一些和主流社會脫節，知識水準較低的婦孺老弱和少數民族。這些弱勢群體缺乏金融市場常識，對於錯綜複雜的貸款契約無法瞭解，因而容易上當被騙。一些沒有良心的不法之徒，鎖定這些弱勢群體，予取予求，剝削自肥。

金融機構為了落實政府所推行的容易負擔的房貸政策，就到以前他們不願涉足的少數民族聚居的社區(也就是以前的紅線社區)設立辦事處，提供次等貸款。也有投資人到這些社區設立獨立的房貸仲介機構(仲介商)，房貸契約簽約以後，立刻把貸款轉賣給主要的金融機構，因此，不必負擔任何信用風險。他們只是替其他主要的金融機構辦理房貸，收

取手續費而已。承辦的房貸越多，他們的手續費的收入也越多。為了增加收入，他們不但一再的降低貸款標準，濫用次貸市場的工具，而且使用不實的廣告來吸引借款人。他們所使用的技倆有下列幾種方式：(1)使用不實的推銷廣告；(2)迫使借款人不斷地重新辦理貸款以便賺取高昂的手續費；(3)審查貸款只根據借款人的資產而不考慮他們的償債能力；(4)在貸款的契約上，使用細小的字體隱藏苛刻的貸款條件，例如設定不合常理的高額提前還款違約金(Prepayment Penalty)，套牢借款人，使他們無法脫身；(5)誤導借款人，把有資格取得優等房貸的借款人連哄帶騙的推向次等貸款，以便賺取更高的手續費；(6)濫用上述次貸市場工具引誘無知的窮人前來借款。諸如，採用只付利息的變動利率，頭兩年的利率很低，而且不必支付本金和頭期款，因此，每月只要支付很少的分期付款，使借款人信以為自己有能力負擔。最後乾脆取消一切貸款條件和標準，借款人不必提供任何證明文件，只要前來借錢，有求必應，自動核准。連一文不名的無業遊民也可以取得貸款。媒體把這種貸款叫做「零家貸款」(Ninja Loan, No income, No job, and No asset)。仲介商墮落到如此地步，採用如此浮濫的貸款作業，任何人都可以看出，終有一天會引發一場金融大災難。

一般言之，所有的金融機構都要接受政府有關機構的監督管轄。因此，在承辦次等房貸時，仍然遵守穩健的貸款原則。次等房貸的信用風險較大，他們就收取較高的利率和費用，以補償較多違約事件的損失。對這些金融機構而言，由於次等房貸所造成的違約損失並不會比優等房貸大。但是那些獨立的仲介機構不受任何政府機構的管轄，就像一群沒人管教的野孩子一樣，在次貸市場橫衝直闖。結果闖出大禍，連累正規營運的金融機構。

## 3. 兩房所扮演角色

房利美和房地美是國會特許設立的私人金融機構，即所謂政府贊助企業(GSE)。兩房並未直接貸款



給購屋者，其主要業務是由初級市場的金融機構收購房貸，然後加以證券化(Securitization)，把證券賣給美國和世界各地的投資者(包括商業銀行，投資銀行，避險基金，保險公司，退休基金，校務基金和外國的中央銀行)。其功能是在促進房貸市場資金暢通流轉。據統計，2008年全美國有12兆美元的房貸，其中有一半(約5兆美元)是兩房擁有或保證過的房貸，可見兩房在房貸市場中的重要性。

為了貫徹克林頓和布希兩位總統的容易負擔的房貸政策，HUD以取消GSE特權為要挾，逼迫兩房一再的降低標準，放寬門檻，儘量收購次等房貸。1996年HUD要求兩房至少收購42%的次等房貸，2000年這個比率提高到50%，2005年再度提高到52%，這就是說，兩房收購進來的房貸有一半以上屬於次等房貸(包括掠奪式的房貸)。2007年房地產泡沫破滅，房貸的違約事件急劇上升，法拍屋(Foreclosure)也隨著急速增加。房價也隨之下跌，兩房的資產因而大幅縮水。在這些不利的條件下，如果政府不採取行動，加以拯救，兩房只有走上破產之途。政府遂於2008年9月7日宣佈接管兩房，概括承受一切債權債務。同時設立聯邦房屋融資局(Federal Housing Finance Agency)來監管所有的GSE。

#### 4.信用違約交換

最近由金融工程(Financial Engineering)研發出來的信用衍生品(Credit Derivatives)五花八門，無奇不有。其中與次貸危機最有關聯的是信用違約交換(Credit Default Swaps, CDS)。前面提過，房貸証證券化以後，以房貸擔保證券(Mortgage-backed Security, MBS)的形式賣給世界各地的投資者。投資者為了避險，向其他公司(AIG是其中之一)購買CDS。CDS交易的雙方為了避險，再度向其他公司購買新的CDS。如此疊床架屋，樓上加樓，都是以最初的房貸為基礎。一旦做為基礎的房貸違約，整個架構就垮下來了。由於CDS市場沒有交易所，只是兩家公司之間的契約，誰也不知道其他公司的部位，擔負了多少CDS的債務(據估計在2008年11月約有47兆美元)

。當金融危機來臨時，各公司之間缺乏認識，產生信心危機，彼此互不信任而不再互通有無，商業本票(Commercial Paper)市場陷於癱瘓，信用凍結，加深次貸危機的嚴重性。

星星之火，可以燎原。次貸危機透過MBS和CDS擴散到房貸市場以外的其他金融部門和美國以外的其他地區，造成全球性的金融海嘯。

#### 5.信用評等機構

目前美國有三家主要的信用評等公司(Credit Rating Agencies):即Moody's Investor Service, Standard and Poor's和Fitch Investor Service這些公司對於金融機構所發行的證券加以評等，幫助投資人瞭解證券的信用風險，同時協助發行公司訂定證券的價格。照理，信用評等公司在評審證券時，應該嚴守客觀公正的專業標準。但是信用評等公司的收入來自證券的發行公司，這就產生了利益衝突(Conflict of Interest)的問題。所謂拿人家的手短，吃人家的嘴軟。這些公司為了收入，有時把來自次等房貸的證券評為高級證券(即三A證券)，誤導投資人。這種不實的評等使投資人湧入次貸證券市場，助長房市泡沫。

#### 6.非理性的榮景

耶魯大學的Robert Shiller教授把次貸危機歸咎於人性的貪婪無厭。當房市泡沫形成以後，大家都認為泡沫不會破滅，房價會持續上升，因此，吸引更多的投機客加入房市炒作。大家都沈醉於非理性的榮景(Irrational Exuberance)的幻象中，而把各種風險拋諸腦後。

#### 四. 結論

由本文的分析，我們知道，次貸危機起源於掠奪式的次等房貸。它是由美國政府的住者有其屋的公共政策所造成的。冤有頭，債有主，如果要追究這次金融危機的元兇，我們不難看出，美國政府就是次貸危

機的罪魁禍首。次貸危機就像一根火苗。這一根火苗被美國政府點燃以後，整個金融體系的火藥庫就爆炸了。其威力波及全世界的每個角落，造成一場全球性的金融大災難。

美國政府協助人民實現美國夢雖然是一項德政，但其作法值得商榷檢討。在資本主義的民主國家，政府的職責應該只是提供每個人追求美國夢的均等機會(Equal Opportunity)，而不是要擔保每個人都能獲致同樣的結果(Equal Result)。因為每個人的聰明才智，努力的程度和機運都不一樣，所獲致的結果當然不會相同。政府所應該做的是儘力剷除妨害機會均等的障礙(如種族歧視)，建立完善的典章制度做為人民進行經濟活動的規範。人人在這些典章制度下站在機會均等的基礎上，各盡所能，發揮本身的聰明才智去實現自己所追求的美國夢。質言之，美國夢是靠自己的努力和本事來實現的，而不是靠政府的施捨。

政府不當的房貸政策造成次貸危機以後，撥出7,000億美元紓困(即Troubled Asset Relief Program, TARP)，用這些錢來替金融機構打消呆帳，防止倒閉。到目前為止，未見功效。截至2009年4月中旬為止，已經有25家銀行倒閉。其他行業有樣學樣，紛紛前來向政府伸手要錢紓困。汽車工業因經濟不景氣滯銷而發生財務困難，大量裁員，前來要求政府救濟。近來許多州政府入不敷出，發生財務危機，要求政府補助。聯邦政府像散財童子一樣，有求必應。以救經濟為名，花錢像流水，而不計後果。因此，我們可以說，1930年代的經濟大恐慌，聯邦政府創設各種社會福利措施(Social Welfare Programs)，直接干預一般人民的私生活。而2008年的金融危機，政府推行公司福利措施(Corporate Welfare Programs)，直接參與私人企業的營運。如此一來，美國的經濟制度與傳統的資本主義漸行漸遠，逐漸走上社會主義之途。

## 我的退休經驗

陳志淵

### 前言

我於二〇〇三年底退休至今，已五年多了。承蒙思源雜誌主編楊志成博士的邀稿，要我談一談個人的退休經驗，特為此文以與會員分享。由於我非退休專家，無法提供完整的退休專論，只能發表自己退休的殊例，希望讀者能從中獲些助益。

### 退休前財源上及心理上的準備

我從一九七四年起，一直都在同一公司Monsanto/Solutia工作，每年都儲最高准許額至401(K)的個人退休帳戶，並分散投資幾種基金，為未來退休準備。這一方面是公司為了鼓勵員工儲蓄，除了公司給與的退休金(Pension)外，還加注約3%年薪的相配金(Match Fund)至401(K)。另一方面，401(K)的錢可延至退休領出時以較低的稅率才付稅，等於以稅生息，利上加利。所以雖然每年儲入401(K)的數額不是很多，但日積月累，至一九九八年(時年五十五歲)我符合公司退休規定時(表示退休後可繼續享有公司較便宜的醫藥保險，並可隨意領取公司退休金)，我的401(K)及公司退休金的總額已相當可觀。另外，我有些餘錢曾在股票及房地產上投資，雖然賠多於賺，但仍小有儲蓄，可以貼補。再者我們家生活單純，所需費用不是很多。可是算來算去，還是不夠真正退休時的財源所需。這因一方面是我估計退休後的生活費用與退休前一樣多，另一方面，按401(K)規定如在五十九歲半前提領401(K)時，要加罰10%的稅。而社會安全福利金(Social Security Benefit)最快也要達六十二歲時才能提領。所以，我當時覺得五十五歲在財源上，還不足以退休，要等到六十歲退休，才較適合。一來儲蓄較夠，也可以動用401(K)而不受罰稅，並且離提早領取社會安全福利金只有兩年時間，較易渡過。再者，我覺得我前三十年大多在讀書，然後工

作三十年,應該已夠長了.因此, 打算在身體還健朗時退休,盼能享受三十年自己喜歡的退休生活.而且六十歲剛好是一甲子,實在是很完美的退休年齡。

## 退休時機

既已決定在六十歲左右退休,就開始注意尋找一個適當的退休時機,以對自己及公司都有一個較漂亮的交待。二〇〇〇年起,公司因受環保官司的拖累,財務狀況不佳,盛傳將裁員.我就向公司表明,我已打算退休,希望有機會時,能給我優退,這樣既可使較年輕的同事,保住工作,我也可拿點額外的遣散費,兩全其美.但公司隨後兩次的裁員,並沒有挑到我.倒是有些不想退休的較年青的同事,被迫退休,而我的工作量也逐次增重。二〇〇三年十二月十七日(時年六十歲半)公司宣佈破產改組,但也同時宣佈營業照常,不會裁員。許多想繼續工作的同事,都慶幸保住飯碗.但對於打算退休的我,想獲得優退的機會是更渺茫了,再加上公司宣佈破產重組後的工作氣氛也不好,所以,我認為這剛好是我個人退休的良好時機.因此,我當天就向公司提出退休辭呈,並於短短兩週內,完成退休手續,於二〇〇三年底,在公司工作三十年後正式退休。由於時間太匆促,又剛好是聖誕佳節期間,公司都來不及為我辦退休歡送會,一直到隔年初,才為我補辦。

## 退休後的生活安排

由於我個人的嗜好多屬於靜態型(諸如看電影,聽音樂,看書,集郵,看電腦等).因此,退休後我就想找些動態型的嗜好,以活動筋骨,調節生活.我在高中及大學時,跳過交際舞及土風舞,但我太太在跳舞方面比較生疏,經過溝通後,我們開始培養共同興趣,一起學跳排舞(Line Dance),方塊舞(Square Dance)及圓舞(Round Dance).並在Decatur綜合醫院當義工,參加其Bootscooters排舞團,每一星期,到Decatur附近的養老院跳舞給老年人觀看,使他們生活得快樂一點。目前我們參加三個排舞團,三個方塊舞團,及一個圓舞團.每星期都跳七八次舞.有時還遠征到Decatur附近

的大小城市,參加各種特別派對。因為我們認為排舞,方塊舞,圓舞這三種舞蹈,各有特色,既是很好的身體運動又能激勵腦力,更是友善的社交活動.因此,我們是樂此不疲。另外,我們也參加了四個登山隊,大多在阿拉巴馬州北部附近,爬山遊水.因為,此地山明水秀,四季如春,是個好去處.可惜我們活動太多,無暇參加每項爬山盛舉,只能選擇性的參與。

## 結語

我退休已五年多了,退休後每年的一般生活費用真的與退休前差不多.雖然不上班,省了點汽油費及午餐費,但新的跳舞嗜好,費用也不少,兩相抵消。另外每年總有一些大條的特別開支,要額外應付.譬如小兒子的學雜費(我退休時他仍大學肄業),及他的婚禮費用,國外旅行,中央系統冷氣機換新,植牙(一顆三仟美元,所以退休前最好先將牙齒修理好),新的電腦等。還有Solutia宣佈破產改組後,經過四年多,於二〇〇八年初改組成功且目前仍照常營業,仍有上市股票.但,醫葯保險已大不如前,保險費也大幅增加。總之,我退休後的財源主要來自四方面:社會安全福利金(我與太太都在六十二歲時提領),公司退休金(Pension), 401(K)及自己的其他儲蓄(股票,現金等).一切費用,都由此四方面財源支出,但仍有很大的週轉空間,可控制支付方式,以減少每年應付的所得稅。

# 愛蓮

周芬娜

## 一、睡蓮

我常想著長木花園 (Longwood Garden) 的那一池睡蓮。每次去長木花園，總要先去探望它們，並在水池旁痴坐片刻，看它們是否別來無恙？

雖只是浮在水面的朵朵睡蓮，而不是亭亭玉立的風荷，但品種那麼齊全，顏色那麼繽紛，白的、紫的、黃的、粉的、紅的、粉紅的，熱熱鬧鬧的開滿了一池子。花型大小不一，花瓣有尖有圓，襯著那翠綠的蓮葉，蓮葉上的滴滴晶露，風姿楚楚，叫人魂牽夢縈，不能自己。

那不是王冕或張大千所畫的荷花 (lotus，或稱蓮花)，不是『江南可採蓮，蓮葉何田田』裡的荷花，更不是台北植物園裡的那一池被多少，騷人墨客歌詠過的荷花。但讓我心醉神馳，徘徊流連不忍驟去。

那是莫內 (Claude Monet) 最愛畫的花朵，西洋學名叫 *Nymphaea*，通稱為 *Water Lily*。他有好幾幅傳世的傑作，畫的都是籠罩在朦朦朧朧的藍紫色氛圍中的睡蓮，充滿了靜趣。我家的客廳裡就有這樣的一幅複製品，日日和它相對，我幾乎一閉上眼睛就可以想像出它的模樣。有的人認為莫內的畫風，是受了當時由法國植物學家所交配出來的一種新睡蓮的影響：那是熱帶睡蓮與歐洲土產睡蓮的結晶，交配的過程繁複、艱難，成品則色



亭亭玉立的白蓮

彩殊異，雅麗動人，使莫內留下了深刻的印象。

但池內最使人驚心動魄的，其實是那西洋學名叫 *Victoria cruziana* 的大王蓮。它來自南美洲，因維



大王蓮 (沖繩)

多利亞女王而得名。那巨型的蓮葉直徑在五英尺以上，葉緣向中央捲起而形如淺盤。深粉紅的花朵看起來扁扁的，因為它那最外層的花瓣居然是平貼在水面上的！內層的花瓣則與花蕊拱立而突出水面，從容優雅的挺向天際。

另一種也來自南美洲的『亞馬遜維多利亞女王』 (*Victoria amazonia*) 大葉睡蓮，葉緣則是平展的，與一般睡蓮無異，花色也是深粉紅。它在英格蘭經過多年的培植，終於在1849年開出了第一朵鮮花，被獻給了維多利亞女王，並博得她熱情的讚美。如今長木公園每年都將它和大王蓮接種，而創出一種名叫『希區考克』 (George C. Hitchcock) 的新種睡蓮。它仍然開出深粉紅色的花朵，但葉子卻變小了，最多不過一英尺大。大自然造物的神奇，真令人不可逆料！



嬌艷的紅蓮

睡蓮是埃及的國花。在尼羅河裡到處生長著藍紫色的睡蓮，古埃及人認為睡蓮是神聖而不可侵犯的，因為它白天盛開，夜晚閉合，次日清晨花瓣又會一一自動伸展怒放，所以稱之為『復活之神』，有使人起死回生的能力，常將它放進木乃伊中一起陪葬。紀元前十三世紀的埃及帝王拉美謝二世的

墳墓裡，就有白色與藍色的睡蓮為伴。埃及神話中由死亡中復活的神祇歐西里斯（Osiris）的塑像，也是以睡蓮為飾的。

睡蓮的根和荷花一樣，據說也是可以吃的。希臘歷史學家希羅多特斯（Herodotus, 484-425 B.C.）就說睡蓮的根甜甜的滋味不錯，我想可能比荷花所結的蓮藕還好吃。古希臘人還認為睡蓮的花瓣能抑制性慾，所以西洋中世紀的僧侶和尼姑們將它碾碎，與蜂蜜共食以保持貞潔，並稱之為『蓮醬』。這麼一來，睡蓮似乎又變成了貞潔的象徵了！但現代的西洋人已經不吃睡蓮了，其中道理顯而易見：睡蓮花既能使人清心寡慾，吃了之後如何再去追求他們所最重視的性愛歡娛呢？

## 二、荷花

水池裡其實也有幾株荷花（lotus）。但荷花夏末就枯萎了，不像睡蓮可一直開到秋末，只能『留得殘荷聽雨聲』，較不受

西洋人的青睞。荷花是純東方的，原產亞洲熱帶地區和大洋洲。中國人種植荷花的歷史就很早，從『詩經』起就可看到與荷花有關的記載了（如：『山有扶蘇，隰有荷花』），而荷花的分佈也非常廣泛，南起海南島，北至黑龍江，東起台灣，西至天山，可說是一種除了西藏和青海之外，幾乎芳蹤遍佈全國的花卉。

荷花在印度也很常見。印度人視荷花為神聖的象徵，幾乎已成為佛教的代號了，通稱為『蓮花』。在佛教裡，寺院是『蓮境』，法華經叫做『蓮經』，淨土宗叫『蓮教』，釋迦牟尼也總坐在蓮花

上，號為『蓮座』。他們愛蓮的程度比起中國人不遑多讓，後來乾脆把荷花定為『國花』，日日頂禮膜拜。



白中透粉的荷花

佛教在魏晉南北朝時傳入中土。據說北魏的魏明帝曾想禁佛教毀寺廟，有一位印度和尚就將一個裝滿清水的金盤放在金鑾殿之前，然後將一顆舍利子投入水中，水中突然就湧起一朵五色的蓮花，魏明帝一見大驚，感服的說：『如果不是真正的靈異，怎可能出現如此奇跡呢？』於是就打消了初衷，反而成為佛教的信徒。

除了宗教上的意義外，自從周敦頤發表了〈愛蓮說〉後，荷花在中國又成了君子的象徵，幾千年來都受到中國人的傾慕尊敬。荷花那清麗的外型就像周敦頤所說的：『出污泥而不染，濯清漣而不妖，中通外直，不蔓不枝，香遠益清，亭亭淨植……可遠觀而不可褻玩焉』，充分的代表著君子高超的人格。

荷花雖然也屬於睡蓮科（Nymphaeaceae），但花型和睡蓮大不相同，顏色也沒那麼多彩，一般只有紅、白、粉紅三色。但荷花的花朵比睡蓮大（碗荷除外），圓潤的花瓣烘托著淡綠色的葉，清雅宜人。修長的花葉皆伸出水面，花朵如玉立的芭蕾舞孃，曼妙娉婷；荷葉則亭亭如蓋，展綠疊翠。微風吹來花葉搖曳生姿，荷香陣陣，勝過那有色無香的睡



白蓮



蓮。而且荷花會結蓮蓬，生蓮藕，可吃兼可看，有更大的經濟價值。

荷花唯一不如睡蓮的是開花期短，一般只有夏天那短短的三個月（罕見的四季荷是唯一的例外）。一到秋



睡蓮（紫）

天就花謝葉殘，淒涼無限，就像南唐中主所形容的『菡萏香銷翠葉殘，西風愁起綠波間。還與韶光共憔悴，不堪看』。可喜的是有蓮子可採，有蓮藕可收，也堪慰愛蓮人的一番痴情。

夏天時把蓮子拿來熬湯，鹹的加豬肚，甜的放百合，都是消暑補身的妙品。嫩蓮藕可切片涼拌，脆嫩又爽口。老藕則切塊加排骨或牛腩清炖，那灰紫色的清湯醇美可口。帶露的荷花瓣可拌生菜沙拉，色美味鮮。連那初生的荷葉，都可用來川荷葉粥。做法是在清粥熬好之後，將嫩荷葉放入粥中一邊就快快夾起，那時雪白的粥上會染上一層淡綠的色澤，荷香雋永，有說不出的風雅。

美食家唐魯孫還曾提過幾道別致的荷菜。他說以前的北平什剎海因荷塘處處，蓮葉田田，靠近後海的餐館會仙堂曾發明了膾炙人口的『冰碗』和『荷葉粉蒸一把抓』。食客們一邊享用一邊觀賞那呈芳吐秀的十里荷花，最是消暑。

『冰碗』

是將鮮蓮子、雪藕、芡實、桃仁、杏仁、榛瓢混合，外加剝皮去核的紅杏和水蜜桃



粉紅的睡蓮（夏威夷）

片冰鎮食用，內容都是夏日當季的河鮮果品。芡實一稱雞頭米，是一種水生植物雞頭的果實。成熟的雞頭除了外殼長滿細刺之外，看起來真像母雞的頭，才因而得名。芡實色雪白，清香馥郁，滋味甘滑。



荷塘

配著鮮脆的蓮藕，酥

香的蓮子和各色核仁，與香甜多汁的桃杏共食，那滋味真是『白華赤實，洌香激齒』，令人嚮往不已。

『一把抓』就是雛雞。後者的做法據唐老的形容如下：將什剎海中最老和最嫩的荷葉按二八的比例採下，洗淨後將雛雞剁成八塊，用自製的米粉加茯苓粉三成與作料拌勻，再用老荷葉包好上鍋蒸熟備用。上菜時捨棄老荷葉，將蒸好的雛雞放在嫩荷葉內加熱裝盤，真是極盡講究之能事。而它的滋味嫩而不肥，香而不膩，配著荷葉粥吃，我想當神仙的滋味也不過如此。

『長木花園』原是美國工業鉅子與億萬富豪皮埃爾·杜邦（Pierre S. du Pont, 1870-1954）的夏日別墅。他的曾祖父來自法國並創立了杜邦公司，他則加以發揚光大，使其成為世界性的大企業。他是個純粹的西方人，也是個整天爭名逐利的大企業家，居然會有閑情逸致在私人花園中種上這麼一池幽雅的睡蓮和荷花，與其他林林總總的花草樹木，並在死後捐出來與大眾共享。這種民胞物與的胸襟與高雅的品味，比起那些只知收集勞斯萊斯轎車或妖艷情婦的市儈大亨來，境界之高下，真不可以道里計了！

# While the Sun Shines

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黃喜玲

Far away on the west end of jet blue Pacific Ocean, there is an island shaped like a sweet potato. It is called Taiwan, but was once called Formosa, *a beautiful island*.

It was summer. The sun grilled the earth while everything seemed to doze off in the heat. On the northeast part of the island, the green tea trees stood on the hills in silence, watching a small brick house. A woman in a dark blue cotton dress came out from the house. She had eyes like an eagle, sharply stuck in her tanned, wrinkled face. Gray hair randomly grew among her sparse hair. She was about mid-forties, but the stone expression made her look even older. She held the small jade idle on her necklace tightly in her palm and prayed in her heart, Buddha, please bless us.

A baby's cry broke the silence and spooked the sparrows on the roof. They twittered and flapped their wings. Cicadas buzzed in the trees. A light brown dog came out from the bushes and barked at the house. The woman turned around, clenching her fists, waiting. A young man opened the wood door, looking triumphant. He had eyes like the woman's, but his skin was more tanned, which made his teeth white as a seashell.

"I am a father!" he cried with excitement.

"Is it a boy?"

"It's a girl, Mom."

She dropped her eyes. The cicadas stopped buzzing. The dog lay down beside the door. The sun poured its golden paint onto the woman's heavy shoulders, making a long shadow on the ground. She remained silent, like the tea trees.

So Chen, at his mother's wish, named his daughter Jau-Di, asking for a brother. Although he was excited about his first child, Chen knew he wanted a son as badly as his mother. He would have to try again. Then

Chen and his wife, A-Ywe, had the second daughter, Wang-Yau, raise anyhow. Chen's mother began to look for secret remedies from their neighbors, something to help bring a son to the household. A-Ywe tasted different kinds of herb tea every day. The tea was bitter, smelling like rat's urine. She swallowed with her eyes squinted. Every morning she burned incense and prayed to the Buddha on the altar.

Herb tea did not work. Again, came a third daughter, Pan-Di, wishing for a brother, a fourth, Lai-Di, come brother, and a fifth, Chwen-Mei, beauty in spring. They heard that if they had a beautiful name for one of their children it might change their luck.

Every summer in that little brick house you could hear a disappointing sigh after a new baby's cry. Chen's mom began to nag A-Ywe. She sighed and said, "I thought your big butt should be somehow useful."

A-Ywe lowered her head.

"Maybe I did something wrong in my last life," Chen's mom said. "Or I am not lucky enough to have a grandson. If not so, why is heaven punishing me?"

A-Ywe lowered her head more. She wished she had a good reason to prove Chen's mom wrong. She had been taught by her mother that a woman was useless if she couldn't have a baby boy. A-Ywe rubbed her belly and prayed in her heart, "Buddha, please give me a baby boy!"

When they had their sixth daughter, they finally decided to finish the nightmare by calling the girl A-Wei, which means the end. They didn't stop trying, however. The name simply implied "no more girls." So A-Ywe drank more disgusting tea and marked her periods on the calendar. Chen stopped eating meat and drank his special energy wine (they soaked tiger's testicles and some herb in the wine) before he went to bed. Chen's mom, even busier than the couple, burned more incense, prayed in many different temples, talked to all the neighbors with more men at home, wishing she could do more to get a grandson.

It was an old summer day, similar to the days on which



all the girls were born. The sun covered the earth with burning heat. There was no wind. It was as if the air was coagulated. The heat cooked the brick house and it boiled when the seventh child burst out in its first cry.

Three adults cried even louder than the baby when they found out: "It's a boy!"

Now the wind rose and the tea trees laughed. Even the sun turned cooler. The brick house erupted with joy like a volcano. They named the long expected boy Ywe-Lung, beyond the dragon, as they believed that this boy, this particular first boy, would be different from any other boys.

Nature had her own rules. Although Chen and his mother were satisfied with the birth of the first boy, Nature was not. The twin boys came after Ywe-Lung. Harvest from a small tea tree field could hardly support nine children. He named the twins Nyou-Shi, cows' manure, and Cha-Hu, tea pot. There was a saying: give your children ugly names so you could raise them easily.

During the day, the older kids went to school to learn Mandarin Chinese while the three adults worked in the field. A-Ywe carried the twins on her back while she worked. She put A-Wei and Ywe-Lung in a barred cradle under a big banyan tree near the field so that she could keep her eyes on them.

A-Ywe was a young, skinny woman, not much taller than a tea tree. She was not considered a beautiful woman because Chinese people believe that only women with fair, smooth skin were beautiful. Her skin was tanned and dry from working under the sun for years. She used to have hair like a waterfall dyed with black ink; now it was short and burned by the sun. But she had a big butt, a big round butt that guaranteed the production of children. That's the reason Chen's mom chose her to be Chen's wife. A-Ywe was seventeen when she married Chen, but the sun had killed her beauty. If the sun had done something good to her, it was to give light to her eyes. Her big round eyes glowed. They shone when she worked among the tea trees. They shone when she held the twins in her tanned arms and rubbed their smooth skin with her

rough swollen hand. The eyes, they brightened her oval face and smoothed her thick hair, like stars. They were not as bright as the sunlight, but they held the appearance of her name, Ywe, the moon.

When the girls came home from school in the afternoon, it was time to prepare dinner. Chen sat on the couch and read the newspaper while his mom bathed Ywe-Lung. The two oldest girls helped their mother cook while the other four girls took care of the twins and did homework. When the dinner was ready, Chen sat down and ate. His mother fed Ywe-Lung, his wife fed one of the twins, and the girls stood beside the table. After Chen was full and belched, the girls could sit down and eat with their grandmother. Finally everybody was satisfied, and A-Ywe cleaned up whatever was leftover. Sometimes there was nothing left for her to eat but some gravy from dishes to mix with steamed rice. That was how she stayed so thin.

After dinner, Chen would let Ywe-Lung sit on his lap and play with him for a while. Then he made tea and went back to read his newspaper. A-Ywe bathed the twins and two other little girls. The two oldest girls did the dishes. Two other girls helped their mother dry and put the clothes on their brothers and sisters. Later on, Chen made sure the kids finished their homework while A-Ywe made clothes for them, using old hand-me-down dresses, old curtains, faded sheets, or flour sacks. Flour was imported from America and the tough flour sacks were useful material. The girls usually got the same style dresses; they all looked like walking curtains. The boys got something better, for instance, pants made of Chen's old suits or shorts made of flour sacks.

At harvest time, the three adults had to carry big baskets on their backs and snap new tea leaves from the twigs by hand before the leaves grew too old. The sun would burn their skin. Chen couldn't afford to hire another helper, but his mom thought of a way out.

One afternoon, the sun poured its remaining golden paint onto the upper hill and frogs began to sing lullabies to the tea trees. Wisps of smoke curled upward from the chimney of the brick house down the hill.

"The two big girls are old enough now," Chen's mom said to her daughter-in-law while she was preparing dinner. "It's time for them to drop out of school."

"But Mom, they are only in second grade," A-Ywe replied with a soft tone.

"Do you want your husband to die of overwork?" Chen's mom said, staring at A-Ywe with her sharp eyes. "Or do you wish I were dead?"

A-Ywe lowered her head and began washing the vegetables in the sink.

"You have nothing to say, huh?" Chen's mom approached toward the sink. "You think I am a burden to this family, don't you?"

A-Ywe looked at the water in the sink and soaked her shaking hands in the water. "Mother, don't say that. I just thought maybe we should at least let the girls finish elementary school."

"What for? I didn't go to school. I got married and have a good son. You didn't go to school, and you are lucky to marry my son and have nine kids. Aren't you satisfied?" She stopped for a second. "I am. Life should be like this. I don't know what your wicked head is thinking, or how your mother brought you up. My mother, my grandmother, and my great grandmother. No one sent girls to school. Do you know why? If your mother never taught you about this, I'll tell you why. Girls will get married. They will have kids named after other people, not our family. Why bother wasting time and money on somebody else's property? How silly you are!"

A-Ywe didn't say a word. She hastily picked the vegetables out of the water and, by accident, spilled water onto her mother-in-law's dark blue cotton blouse.

"What are you doing? You clumsy thing!"

"Sorry, Mother," A-Ywe said without looking at her.

"Don't tell me it was an accident. I know what you're thinking," the old woman said while wiping

the sparkling droplets of water with an exaggerated gesture. "If you are not happy about what I said, just say so. What a fortune, having a daughter-in-law like you." She left the kitchen and locked herself in her room.

The young woman sighed. She thought about what her mother told her before she married Chen. Something about obeying her in-laws and her husband. But she didn't want her girls to be as ignorant as she was. She wanted them to learn how to write their names, at least. She looked at her reflection on the water in the sink, wishing she were a man.

Chen didn't notice anything different until he sat down by the table and picked up the chopsticks with his rough hand.

"Where's Mom?"

"In her room." A-Ywe replied calmly and kept on feeding the boys.

"What's wrong?"

Chen's mom came out from her room before A-Ywe had a chance to tell Chen her side of the story. A-Ywe's heart was pounding. She pretended to be busy and kept her ears keen.

"Come here, Ywe-Lung, come to Granny." Chen's mom held Ywe-Lung's hand and sat down on the other side of the table. "Good boy. Eat more so you will grow up faster and take care of Granny."

"What is it, Mother?" Chen said.

The old woman raised her head and looked at her daughter-in-law, who was feeding the kids. Chen's mom fed her grandson another spoonful of rice, and then sighed. "I don't have good fortune. From now on I'll wake to work in the fields before dawn."

"Mother..."

"If you want to waste your money on letting your girls go to school, that's fine. Get a helper before I die of working too hard."

"Mother, you know I can't afford another helper."

Silence fell over the dishes on the table. A-Ywe looked at Chen, waiting. Chen stared at his bowl for a while, and then he noticed A-Ywe was staring at him with a steady look, a look that pressured him to fight against his mother. Before he made up his mind, Chen's mom suddenly smashed her chopsticks on the table and stared at her son. No sound fell upon the dinner table but the chewing from Ywe-Lung's mouth. Chen got up without looking at either woman and went into the bedroom. Chen's mom and A-Ywe didn't talk or look at each other. The girls, looking at their brothers with hungry eyes, felt happy because their father barely touched the food.

A few days later, the sun, still burning, shone on the little brick house as usual. On the hill among the tea trees, the sun's eyes caught two yellow spots. The two older girls, shorter than the tea trees, picked leaves. So the sun, focusing on his targets, began to grill them. Chen didn't have to hire helpers. The old woman stopped nagging but still refused to speak to her daughter-in-law. Silence remained on the dinner table for a few days until A-Ywe finally realized she had no power in the little brick house. She felt sorry for the two older girls, but at least those younger girls could still go to school. There was hope, she thought.

The sun laid his arms on the tea trees, the tea trees watched the brick house, and inside the brick house, the girls waited beside the dinner table every day.

The two older girls finally had skin as tanned as their mother's. It was as if the sun had baked two gingerbread girls among the tea trees.

The sun looked brighter that day, as if he knew it was a big day for Ywe-Lung and the family. The first boy was going to school. A-Ywe prepared a lunch box for him and sewed him a new pair of flour sack shorts the night before. Chen and his mother took a day off because they wanted to take Ywe-Lung to school. Chen's mom had told all the neighbors the news. The first boy was going to school today! The two older sisters helped him blow his nose, comb his hair, tuck in his shirt, and told him to be good at school. When everything was ready, Chen and his mom each took one of Ywe-Lung's

hands, walking proudly out of the brick house into the cheery sunlight while the four younger girls followed behind. The oldest two girls and A-Ywe held the twins' hands, watching the family marching band leave.

As they lived in the countryside, it would take them an hour to walk to school. Whenever they ran into a neighbor, Chen's mom said, "It's my grandson's first day of school." Her teeth gleamed in the sunlight.

The school's policy was "No Parents' Company." Chen's mom tried to convince the teacher to let her stay, but the teacher only spoke Mandarin Chinese which Chen's mom didn't understand. Chen himself understood some but couldn't speak well, so he explained to his mom that they were not allowed to stay and took her home. They wandered around the house because they couldn't do anything but think about how Ywe-Lung was doing at school. A-Ywe and the two girls worked the whole morning picking up tea leaves. In the afternoon they divided the leaves into good and bad, spreading the leaves on the big colanders to dry out. School ended.

Chen and his mom anxiously stood outside the brick house, watching the other end of the path. Some neighbors stood with Chen, as they were curious about the first boy's school life.

"You must be very proud of your grandson," a neighbor said to Chen's mom.

"Well, I only hope he didn't get into trouble." She smiled, too gaily.

"You're too modest," another neighbor said. "He must be the smartest boy in the class."

Chen's mom shook her head, but the smile on her face grew wider.

"Oh, yes. The cutest," a different neighbor said.

"The best," another said. Chen and his mom smiled at their neighbors, their faces glowing like two light bulbs in the sun.

Children's voices were heard in the distance. There came Ywe-Lung, walking quickly with his brand-new

flour sack shorts with "Made in U.S.A." on the butt, and "Net Weight 50 Kg." right in front of his testicles, carrying a big cardboard sign on his chest with "I WILL NOT SPEAK TAIWANESE AT SCHOOL" on it. His sisters followed behind, trying to keep him at a distance. Some schoolboys walked beside him, laughing at him as if he were a clown in a circus. Chen's mom, though she didn't understand the words on the cardboard sign, realized that what had happened to her grandson was beyond her expectations. Chen looked at his son and the only word that came to his mind was stupidity. The gleam of pride on his and his mother's faces turned into great disappointment as if they had stepped on a pile of dog poop with brand-new shoes.

All the neighbors burst into laughter and felt lucky that that was not their boy.

"Look how silly he is!"

"He must be the famous boy in class now."

"That's what he learned today!"

Chen and his mom blushed, but no one could tell because of their tanned skin. They went into the house silently. Ywe-Lung began to howl when he saw his mother. She ran down from the hill, met him, and held him in her arms. A-Ywe's hands were red and swelling because she had been picking up tea leaves all day. She rubbed Ywe-Lung's face with her rough fingers and looked at her son with the glow of love like Buddha. The sun put his arms around the mother and the son in a warm breeze.

Chen kept silent at the dinner table while his mother locked herself in her room.

While the sun shone on the brick house the next morning, Ywe-Lung put on his new "Made in U.S.A." shorts, carried a new lunch box his mother prepared and the big cardboard sign, and quietly followed behind his sisters.

(作者任教於喬治亞Gwinnett學院)

## A Personal Note from Ares Program

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Grant Wang

In 2007 I accepted a Boeing internal transfer from California to Huntsville to work on NASA Ares crew launch vehicle. Boeing won the avionics and upper stage contract for Ares crew launch vehicle awarded by NASA Marshall Space Flight Center in Huntsville. For the first year, I traveled back and forth between California and Huntsville, finally by summer 2008, our family arrived at Huntsville – driving west to east, across 13 states, what a wonderful journey to begin our Huntsville life.

Thru my 20 years career in aerospace industry, my work experience has spanned aircraft, spacecraft, and missiles. Launch vehicle is the last segment within Boeing that I have interest in and would like to devote my energy on. Previous development of manned launch vehicles all occurred before I graduated from UCLA in 1991. Therefore, I consider working on Ares crew launch vehicle a once-in-life-time opportunity. Ares program is only one of many reasons I transferred to Huntsville - Upon visiting Huntsville, I found the city suits my personal taste, more likeable than big city.

Ares crew launch vehicle is a key element of the constellation project which is the center piece of the space exploration program. The goal of the exploration program is to send astronauts to International Space Station, Moon, Mars, and beyond. For mission to International Space Station, the Ares crew launch vehicle would place the Orion crew exploration vehicle to a low earth orbit, Orion then rendezvous with the Space Station. Ares and Orion replace the current Space Shuttle capability for Space Station missions. A shuttle-like design for shuttle replacement is not chosen due to the unexpected safety record of shuttle missions. For mission to the Moon, a Saturn-like Ares cargo launch vehicle will be used to place the Earth Departure Stage and Altair Lunar Lander in the same low earth orbit. Upon rendezvous with the Orion Crew vehicle, the Earth Departure Stage would

send the crew outbound to the Moon. An image of conceptual Ares crew launch vehicle can be found at [http://www.nasa.gov/mission\\_pages/constellation/multimedia/aresl\\_launch.html](http://www.nasa.gov/mission_pages/constellation/multimedia/aresl_launch.html). An animation video of lunar mission is illustrated at <http://www.youtube.com/watch?v=4N5-9yIU8>. More information about constellation program can be found at [http://www.nasa.gov/mission\\_pages/constellation/main/index.html](http://www.nasa.gov/mission_pages/constellation/main/index.html).

There is a debate within US space community about why (the purpose), when (the schedule and budget), how (the strategy and architecture), and what (the accomplishments) of the mission to go back to the Moon. Escaping the Earth gravity is an ancient dream of mankind, and the modern space exploration is both visionary, purposefulness, and with national security implication. China, Russia, EU, India, Japan, and Indonesia also embark in project to landing human on the Moon, but so far US is the only country has been to the Moon. With so many countries showing the ambition to the Moon, it is less likely that the \$230B constellation program will be canceled by fiscal consideration alone. However, certain collaboration in space exploration is more likely with the President Barack Obama in office. The President has recently ordered an overarching review of the system architecture of NASA exploration program. This independent review panel will be formed to recommend a strategic cost-effective system. NASA's decision on current system architecture is one with heavy political, social, budgetary, and technical considerations. The review panel is likely to focus more on risk, economic and technology considerations.

The purpose for US to go back to the Moon is multitude. Moon is part of the ancient Earth, and should have rare materials that have high strategic national security value. A permanent lunar outpost is to be established on Moon surface that has military significance – we shall strive for peaceful use of space but recognize inevitable trend of militarizing the space; just like we shall strive to reach non-use agreement of nuclear weapons but recognize the existence and possible misuse of nuclear weapons. The lunar outpost is also necessary for astronauts to adapt to the outer space

life before they can embark on the multiple-year endeavor of Mars Journey. The space exploration program will also rejuvenate the interest in Math and Science for the young generation whom has left behind, as compared to youth of uprising competitive countries, in these key areas critical for long-term national prosperity.

In Ares program, I directly involve in the development of avionics. Avionics to the vehicle is brain and nerve to your body. It senses the external environment and internal states, processes the data, comes up with decision, sends out the decision for execution, and communicates with other partners. The avionics of Ares I includes flight computers and flight software, telemetry computers, communication unit, data acquisition unit, inertial navigation units, GPS navigation unit, actuator control units, Li-ion batteries, power distribution units, a variety of sensors, and harness. In a simplistic analogy to human boy, the battery is the energy storage, the power distribution unit is the blood vessels distributing the energy, sensors and navigation units sense the external environment and internal states, data acquisition units process the sensor data, flight computer and software is the central brain making decisions and commands, harness is the nerve system, actuator control unit interprets the commands to the limbs, and telemetry computer and communication units keep all partners informed. In order to complete the mission with high probability of success, units are built with redundancy, just like the redundancy of our brain cells, eyes, and limbs. This avionics outperforms our brain in certain data processing while lacking in certain human intelligence. If all work as expected, the avionics will guide the launch vehicle to the pre-planned orbit as if a biological body with will and determination.

In current success-oriented schedule, the Ares I will send astronauts to International Space Station by 2015, to the Moon by 2020, around my retirement. To me, this project would be a perfect completion for my engineering career. I am excited to be part of the space exploration program - the frontier of human civilization.

(作者：王 漢慶，波音公司Technical Fellow)

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## Wednesday, September 9<sup>th</sup> — Registration & Reception

Time	Event	Speakers
2:00 PM – 6:00 PM	Registration and Exhibit Set Up	
7:00 PM – 9:00 PM	Welcome Reception at Exhibit Area	M.C. / Mayor*

## Thursday, September 10<sup>th</sup> — Bio-Tech and Medicine Focus

Time	Event	Speakers
7:30 AM – 4:30 PM	Registration	
7:45 AM – 8:45 AM	Breakfast	
8:45 AM – 9:00 AM	Welcome	M.C./Governor
9:00 AM – 10:00 AM	Keynote Address (1) (From Discovery to Recovery)	David Ho*, MD, PhD – ADARC
10:00 AM – 10:15 AM	Break	
10:15 AM – 11:45 AM	Session I: Panel Discussion (Translation of Research Discovery)	<ol style="list-style-type: none"> <li>1. David Ho*, MD, PhD, ADARC</li> <li>2. Pei-Jer Chen*, MD, PhD, Academia Sinica &amp; National Taiwan University</li> <li>3. Dan Kelly, MD, PhD, Burnham Institute</li> </ol>
12:00 PM – 12:45 PM	Welcome / Invocation and Lunch	Thaddeus Seymour*, Jr., PhD, Lake Nona Medical City
12:45 PM – 1:30 PM	Lunch Panel Discussion: Medical City and Bio-Orlando	<ol style="list-style-type: none"> <li>1. TBD, Bio-Orlando</li> <li>2. Deborah German, MD, University of Central Florida Medical School</li> <li>3. Debbie Chang, Nemours Children's Hospital</li> </ol>
1:45 PM – 3:15 PM	Session II: What's New in the World of Medicine	<ol style="list-style-type: none"> <li>1. W.J. Soo*, MD, PhD, Shire Pharmaceuticals</li> <li>2. Hing Wong, PhD, Altor BioScience Corp.</li> <li>3. TBD</li> </ol>
3:15 PM – 3:30 PM	Break	
3:30 PM – 5:00 PM	Session III: Concurrent General Session – Call for Papers	
5:00 PM – 7:00 PM	Reception at Exhibit Area	



## Friday, September 11<sup>th</sup> — Health Care and Nutrition/Food Focus

Time	Event	Speakers
7:30 AM – 4:30 PM	Registration	
7:45 AM – 8:45 AM	Breakfast	
9:00 AM – 10:00 AM	Keynote Address (2) (Trend in Modern Healthcare)	Des Cummings*, Jr., PhD, Florida Hospital
10:00 AM – 10:15 AM	Break	
10:15 AM – 11:45 AM	Session IV – Panel discussion (Healthy Living)	<ol style="list-style-type: none"> <li>1. Des Cummings*, Jr., PhD, Florida Hospital</li> <li>2. TBD - Orlando Health Panelist</li> <li>3. TBD - Taiwan Panelist</li> <li>4. TBD - Chinese American Panelist</li> </ol>
12:00 PM – 12:45 PM	Welcome / Invocation and Lunch	Randy Berridge* Florida High Tech Corridor
12:45 PM – 1:30 PM	Lunch Panel Discussion: From Academia to Industry	<ol style="list-style-type: none"> <li>1. David Day*, University of Florida</li> <li>2. M.J. Soileau*, PhD, University of Central Florida</li> <li>3. Karen Holbrook, PhD, University of South Florida</li> </ol>
1:45 PM – 3:15 PM	Session V: Nutrition and Healthy Eating	<ol style="list-style-type: none"> <li>1. Peggy Yun-Hwa Hsieh*, PhD – Florida State University</li> <li>2. Yao-Wen Huang*, PhD, University of Georgia Center for Food Safety</li> </ol>
3:15 PM – 3:30 PM	Break	
3:30 PM – 5:00 PM	Session VI: Concurrent General Session – Call for Papers	
5:00 PM – 7:00 PM	Reception at Exhibit Area	
7:00 PM – 8:30 PM	Dinner and Awards Program	M.C. / VIP Guests
8:30 PM – 10:00 PM	Party / Entertainment	

## Saturday, September 12<sup>th</sup> — Global Business Focus

Time	Event	Speakers
8:00 AM – 9:00 AM	Breakfast	
9:00 AM – 10:15 AM	Keynote Address (3) (From Tiburon to EA Sports)	Steven Chiang* E.A. Sports
10:15 AM – 10:30 AM	Break	
10:30 AM – 11:45 AM	Business Meeting / Recognition	C.T. Hsu* / Tanner Liu* / Long Chang*
10:30 AM – Noon	Exhibit breakdown	
Noon	Adjourn	
P.M.	Optional Tours and Activities	

\* Denotes confirmed speaker & performers

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