

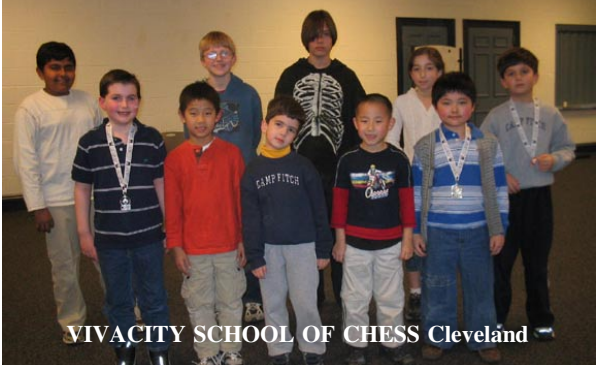
努力辦好中餐飲協會
董事會成員獻計獻策

上接 P01 舉例說如果餐館被衛生局檢查不通過，如果您是餐飲協會會員，衛生局就不會直接與餐館交涉，衛生局必須通過餐飲協會才行。在去年聖誕節前後，一家位于愛克隆的中國餐館因為衛生問題遇到麻煩，在克城中餐協會幫助下，前後五次來回，最後衛生局負責人不得不說：如果不是倪學凌主席的奔跑，這家店早就關門了。

當日會議上，大家都紛紛獻計獻策，衛生局楊小姐說：她們不僅可以幫助餐館企業做食品上的衛生管理，同時她們還將提供免費健康醫療，政府有許多服務大家的事項，只是需要大家有時間參與。在克城國民銀行當經理的馬修·沙文 他對會員說，只要在他們銀行新開企業戶，他們將給新客戶\$ 200,免費提供企業支票,圖章等,並給優惠半價訂購支票。國民銀行在 SOLON 和 WESTLAKE 將要同時招生華裔銀行出納員，為華人社區服務。協會主席和倪學凌, KITTY LEE 等每一個人都提出了寶貴意見，大家一致認為中餐館一直是許多海外華人賴以生存發展的支柱，有一個中餐館協會太有必要，希望未來大家一起參與，擴大餐飲企業的影響力。因為許許多多外國人對古老的中華民族的認識，對悠久的中華文化的瞭解往往正是從中國菜開始的，無論過去、現在或將來，中餐館和中餐業一直是、而且始終是連結中華文化和其他族裔的一條紐帶，一座橋樑。本報在這里再一次呼籲，歡迎您，也需要您加入餐飲協會。

The Case for Chess as a Tool to Develop Our Children’s Minds

By Dr Peter Dauvergne University of Sydney



Is chess an art A science Some claim it's both. Yet let's be honest, it's really just a game. Fun, challenging, creative: but still a game, not much different from tennis, cricket, football, or golf. But there is one striking difference to these other popular games. While learning to play almost any game can help build self-esteem and confidence, chess is one of the few that fully exercises our minds.

Many of us could probably use this exercise, although it may be a bit late for some. (At least for those of us old enough to read an article like this voluntarily!) It's not, however, too late for our children.

Chess is one of the most powerful educational tools available to strengthen a child's mind. It's fairly easy to learn how to play. Most six or seven year olds can follow the basic rules. Some kids as young as four or five can play. Like learning a language or music an early start can help a child become more proficient. Whatever a child's age, however, chess can enhance concentration, patience, and perseverance, as well as develop creativity, intuition, memory, and most importantly, the ability to analyse and deduce from a set of general principles, learning to make tough decisions and solve problems flexibly.

This is undeniably a grand claim. The remainder of this paper outlines some of the arguments and educational studies to justify and support this.

To play chess well requires intense concentration. Some of the world's top players can undeniably look distracted, sometimes jumping up between moves to walk around. A closer look, however, reveals that most of these players are actually in deep concentration, relying on strong visual recall to plan and calculate even when they are away from their game. For young, inexperienced players, chess teaches the rewards of concentration as well as provides immediate penalties for lapses. Few teaching tools provide such quick feedback. One slip in concentration can lead to a simple blunder, perhaps even ending the game. Only a focused, patient and persistent young chess player will maintain steady results - characteristics that are equally valuable for performing well at school, especially in school exams.

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壽險基本知識 (1)

1 壽險基本類型只有兩種

壽險有定期險 term policies 或單純險, 和終生險 whole life,即綜合了投資理財,並有現金回報的保險。

定期險不涉及到投資,只是在一定時期內買一定數量的保險。有的險保費固定時期內不變,有的是一年一漲,但不需要出示健康證明。

年輕時買定期險是最經濟划算的,特別是一年一續的險種。隨着年齡增長,可以考慮長期定期險,每年保費固定,時間從 5 年到 30 年不等。

2 終生險保費高

由於終生險涉及金融投資,所以年保費略高,其結果是有的人買了終生險,但是由於年費太高,導致保險金額不足。

終生險的保費一部分進入最終的保險金總額,一部分被保險公司拿去投資,投資利益免稅,並且可以借貸,通常保費終生不變。

3 終生險建立在“假設”上

終生險金融回報建立在兩個基礎上“確定”和“非確定”。確定回報建立在現金累積的固定匯率上。非確定回報建立在投資預測而不是現實上。

4 嚴格區分投資和壽險

投資可以有多種方式,不一定都用來買壽險。

5 買足夠的定期險滿足需要

考慮壽險應深思熟慮,特別是保金低的時候,根據個人需要在一定時間內,並在經濟承受能力許可內,購買足夠的定期險,足以應付突發情況。

6 買多少定期險合適

定期險目的是在一定時期內最大限度保護家人不受財政困擾,不少客戶選擇 20 年或 30 年,或者到退休,能享受養老金時。健康時就買

保險客戶年紀越小,保費越低,有些險種需要體檢,保戶或者喪失保險資格或者付出高額保費,得不償失。有些父母給孩子買,等孩子成人或結婚時當一份禮物送出,也別有意義。

實話實說

申請保險時切勿撒謊以騙取低保費,如果公司懷疑有騙保行爲,一定會深究到底,很可能最後受益人拿不到保險金,以前交的保費也付之東流。

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