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John Robbins 832-280-5815
Jun Gai 281-498-4310

2018: The year volatility came home to roost



Inside C2

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Make Today Different

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Publisher: Wea H. Lee
President: Catherine Lee
Editor: John Robbins
Address: 11122 Bellaire Blvd., Houston, TX 77072
E-mail: News@scdaily.com

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No immediate health coverage changes from Obamacare ruling

(Reuters) - There will be no immediate health coverage impact from a federal judge's ruling that the Affordable Care Act (ACA), commonly known as Obamacare, is unconstitutional, as it is expected to be appealed through higher courts, a government official said.

A box of masks is shown in the emergency room at Palomar Medical Center in Escondido, California, U.S., January 18, 2018. REUTERS/Mike Blake

U.S. District Judge Reed O'Connor in Fort Worth, Texas, on Friday sided with a coalition of 20 states that argued requiring people to pay for insurance coverage is illegal because a change in tax law last year eliminated a penalty for not having health insurance.

Republicans have opposed the 2010 law - the signature domestic policy achievement of Republican President Donald Trump's Democratic predecessor, Barack Obama - since its inception and have repeatedly tried and failed to repeal it.

O'Connor's decision was issued the day before the end of a 45-day sign-up period for 2019 health coverage under the law. The Trump administration's head of the Centers for Medicare and Medicaid Service (CMS), which oversees the Affordable Care Act, said there were no changes and exchanges were open for business.

"We expect this ruling will be appealed to the Supreme Court," Seema Verma, CMS administrator, said on Twitter on Saturday. "Pending the appeal process, the law remains in place."

"There is no impact to current coverage or coverage in a 2019 plan," she said late on Friday.

The ruling underscored the high political stakes involved in America's partisan divide over healthcare policy, especially for Trump and fellow Republicans in the 2020 presidential election. Dismantling Obamacare would be a political victory for the Republicans, but it would also likely strip millions of Americans



FILE PHOTO: Senate Finance Committee Chairman Senator Baucus answers questions after his "Call to Action" for health care reform on Capitol Hill in Washington

of their health insurance coverage, a policy problem for which Republicans have no clear solution. About 11.8 million consumers nationwide enrolled in 2018 Obamacare exchange plans.

Mexico targets 50 percent jump in oil output, Pemex revival

MEXICO CITY (Reuters) - Mexico aims to lift oil and gas production by almost 50 percent in the next six years, and in January will agree on infrastructure and drilling contracts to develop 20 fields, the head of state oil firm Petroleos Mexicanos said on Saturday.

President Andres Manuel Lopez Obrador, who took office on Dec. 1, wants to revive Pemex, which has become heavily indebted as crude output slipped from a peak of 3.4 million barrels per day (bpd) in 2004 to less than 1.8 million in October.

"Soon, Petroleos Mexicanos will again be a source of national pride," Romero said alongside Lopez Obrador in the port of Ciudad del Carmen in the southern Gulf of Mexico.

By the end of 2024, Mexican crude output will climb to some 2.624 million barrels per day (bpd), while gas production will also rise by about 50 percent, Romero said.

Output will stabilize in the coming months and start to pick up toward the end of next year, the Pemex CEO said.

Mexico's previous government sought to increase production by opening up production and exploration to private capital. But the decline has yet to bottom out.

China to halt added tariffs on U.S.-made cars Lopez Obrador, an admirer of Lazaro Cardenas, the president who nationalized Mexico's oil industry 80 years ago, was opposed to the 2013-14 constitutional overhaul of the industry carried out by his predecessor, Enrique Pena Nieto.

The veteran leftist says he will respect the private oil contracts awarded under Pena Nieto, but this month challenged oil majors to start pumping oil quickly, offering them a three-year "truce," without giving further details.

In the meantime, Mexico will speed up exploitation

of 20 fields in and around the Gulf of Mexico, Romero said. To this end, contracts to develop the necessary infrastructure will be awarded on Jan. 15 and to drill wells on Jan. 31, he added.



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2018: The year volatility came home to roost

NEW YORK (Reuters) - U.S. stocks are down only slightly for 2018, but that masks a volatile year for investors.

Traders work on the floor of the New York Stock Exchange shortly after the opening bell in New York, U.S., February 16, 2018. REUTERS/Lucas Jackson
Trade-related tensions between the United States and China, weakness in the tech sector, concerns about slowing global growth and jitters about the Federal Reserve marching toward higher interest rates have kept investors on their toes.

Daily gyrations for the S&P 500 Index .SPX spiked sharply this year and remain near a one-year high.

One-month historical volatility - a measure of how much stocks have swung on a daily basis over the course of a month - has risen to 21 percent, up from about 7 percent a year ago.
That jump has fueled option traders' expectations for future stock swings. The Cboe Volatility Index, a widely followed barometer of expected near-term volatility for stocks, has logged an average daily close of 15.8 so far in 2018, up from 11.2 last year.

And option traders expect stock gyrations to persist beyond just the near term. The VIX futures curve, which depicts prices of contracts of different expiration dates, is very flat, indicating traders expect the VIX will hang around current levels for the foreseeable future.

Speculators' positions in VIX futures have also undergone a sea change. Asset managers, leveraged funds and other reporting classes that make up the so-called buy side are net long VIX futures. A year ago, they were significantly net short.

U.S. equity investors, who spent 2017 cocooned in one of the most tranquil periods in history, were jolted by the return of volatility. The resurgence was so extreme it derailed several products that employed VIX futures.



Some VIX-linked products that thrived in the calm of 2017 went belly up, and the number of VIX futures open contracts logged its largest percentage decline in a decade

Wall Street tumbles on global economic worries
The turmoil in equity markets has meanwhile spurred a rush of options trading and boosted U.S. equity options trading volume to a record high year.



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Editor's Choice



Demonstrators walk along a street during an anti-government protest in central Belgrade, Serbia, December 15, 2018. REUTERS/Marko Djurica



Migrants from El Salvador speak with family members as they stay in a camp near the border of the U.S. in Tijuana



A woman puts make up on for Wonderfruit art festival in Pattaya



U.S. House Minority Leader Pelosi and Senate Minority Leader Schumer speak to reporters after meeting with Trump at the White House in Washington



FILE PHOTO: U.S. President Donald Trump greets Harris, Republican candidate from North Carolina's 9th Congressional district in Charlotte



FILE PHOTO: Michael Cohen, U.S. President Donald Trump's former lawyer, arrives for his sentencing at United States Court house in the Manhattan



Pictures of the Year: For Trump, a year of high drama at home and abroad



Pictures of the Year: For Trump, a year of high drama at home and abroad

Seventy percent of mothers with children under the age of 18 are in today's workforce, according to the U.S. Department of Labor. In a tight labor market, it's a great time for companies to focus on creating work environments that empower working parents. Each year, Working Mother magazine releases a list of the 100 Best Companies for working mothers. To make the cut, companies submit an application that includes more than 400 questions about leave policies, workforce representation, benefits, childcare assistance, advancement programs and flexibility. The application also inquires about whether employees are actually taking advantage of a company's benefits. "That all of these programs and policies are offered is just half of it," Working Mother President Subha Barry tells CNBC Make It. "The other half is that you encourage people to use it, and don't penalize them."



Working Mother presents this list as a group of 100 companies, without assigning specific rankings to any of the companies with the exception of No. 1. They also identify the group of companies that fall in the top 10, which are presented here in alphabetical order. Barry praises Unilever for earning the top spot this year. Fifty-two percent of the company's managers are women, and Unilever offers paid maternity and paternity leave as well as paid adoption leave. The consumer goods company also offers employee reimbursement on in vitro fertilization and other fertility treatments. Also of note: Not all of these companies offer substantial maternity leave benefits. WellStar Health System offers just three weeks of paid maternity

The 10 Best Companies For Working Moms

Compiled And Edited By John T. Robbins, Southern Daily Editor



leave, while most of the companies in this group offer at least 16 weeks. However, with fertility benefits and a high percentage of women employees and women managers, Working Mother still placed WellStar Health System among its best 10 companies. Check out the 10 best companies for working mothers:

1. Unilever
Percentage of employees who are women: 44 percent
Percentage of managers who are women: 52 percent
Paid maternity leave offered: 16 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 49 percent
(Remaining companies in the top 10 presented in alphabetical order)



2. AbbVie

Percentage of employees who are women: 53 percent
Percentage of managers who are women: 57 percent
Paid maternity leave offered: 14 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 94 percent
3. Deloitte
Percentage of employees who are women: 43 percent
Percentage of managers who are women: 43 percent
Paid maternity leave offered: 22 weeks offered
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 95 percent



4. Ernst & Young LLP

Percentage of employees who are women: 45 percent
Percentage of managers who are women: 47 percent
Paid maternity leave offered: 16 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 95 percent
5. IBM
Percentage of employees who are women: n/a

7. McKinsey & Company
Percentage of employees who are women: 46 percent
Percentage of managers who are women: 45 percent
Paid maternity leave offered: 16 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 100 percent
8. Moody's
Percentage of employees who are women: 40 percent
Percentage of managers who are women: 38 percent
Paid maternity leave offered: 16 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 95 percent

MOODY'S

Percentage of managers who are women: n/a
Paid maternity leave offered: up to 20 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: n/a
6. Johnson & Johnson
Percentage of employees who are women: 45 percent
Percentage of managers who are women: 46 percent
Paid maternity leave offered: 15 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 75 percent



9. Proctor & Gamble
Percentage of employees who are women: 36 percent
Percentage of managers who are women: 42 percent
Paid maternity leave offered: 16 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 80 percent
10. WellStar Health System
Percentage of employees who are women: 81 percent
Percentage of managers who are women: 76 percent
Paid maternity leave offered: 3 weeks
Reimbursement on in vitro fertilization: yes
Percentage of workforce that has the option to telecommute: 15 percent (Courtesy <https://www.cnbc.com>)

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Meet Dr. Beth Yip



Beth Yip, M.D., F.A.A.P.
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"I consider it a privilege to be allowed to help take care of patients and their families and make a difference in the life of a child. I view myself as a partner with the parents and patient and derive great satisfaction through our interactions. I love working with kids, a simple smile or hug will brighten my day."

-Beth Yip, M.D., co-managing physician, Pearland Clinic

Dr. Yip is a board-certified pediatrician who completed her medical degree, internship and residency at Baylor College of Medicine. She is a fellow of the American Academy of Pediatrics and member of the American Medical Association, Texas Medical Association, Harris County Medical Society and Texas Pediatric Society.

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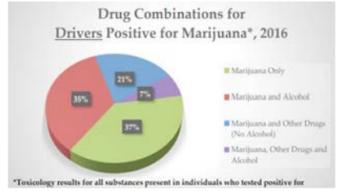
As more states legalize marijuana for medical or recreational use, concern is rising about the risk of people getting behind the wheel while high. The latest highway safety statistics confirm the number of drivers testing positive for pot has increased dramatically -- but driving under the influence of alcohol remains a far more deadly threat.

The National Highway Traffic Safety Administration survey, conducted in 2013 and 2014, found that the number of drivers with marijuana in their systems grew by nearly 50 percent since 2007, rising from 8.6 percent in 2007 to 12.6 percent in 2014.

Overall, 22 percent of drivers tested positive for some kind of drug that could affect safety. That includes illegal drugs as well as prescription and over-the-counter medications.

While drug-impaired driving was on the rise, NHTSA said the number of drivers on the road with alcohol in their systems has declined by nearly one-third since 2007. Tougher laws, drunk driving crackdowns and public education campaigns have helped reduce the number of cases by more than three-quarters since the agency began conducting roadside surveys in 1973.

The anonymous surveys gather data in dozens of locations across the country from drivers who agree to participate.



"The rising prevalence of marijuana and other drugs is a challenge to everyone who is dedicated to saving lives and reducing crashes," NHTSA head Mark Rosekind warned.

The report cited "evidence that marijuana use impairs psychomotor skills, divided attention, lane tracking, and cognitive functions" -- all essential skills for safe driving.

But a separate survey, the largest of its kind, offered another take on the issue -- highlighting the fact that driving under the influence of marijuana may not be nearly as hazardous as the impairment caused by alcohol.

Is It As Risky As Drinking And Driving? Cannabis Smokers Behind The Wheel Are On The Rise

Compiled And Edited By John T. Robbins, Southern Daily Editor



The study assessing the comparative risk of drunk and drugged driving was conducted in Virginia Beach, Virginia, over a 20-month period; it involved the collection of data from more than 3,000 drivers involved in a crash, and more than 6,000 crash-free drivers for comparison.

That survey found that while marijuana users are more likely to be involved in accidents, the increased risk may be largely due to the fact that marijuana users are more likely to be part of demographic groups at higher risk of crashes generally. In particular, marijuana users are more likely to be young men -- a group already at high risk.



"Drivers should never get behind the wheel impaired, and we know that marijuana impairs judgment, reaction times and awareness," said Jeff Michael, the agency's associate administrator for re-

search and program development.

One complication to assessing crash risk by drivers who have used marijuana is that it can be detected in the human body for hours and sometimes days after the high from smoking has dissipated. Other studies have shown that a marijuana high typically peaks within 30 minutes and is gone within about three hours after ingestion.

But unlike with alcohol, drivers high on pot tend to be aware that they are impaired and try to compensate by driving slowly, avoiding risky actions such as passing other cars, and allowing extra room between vehicles. On the other hand, combining marijuana with alcohol appears to eliminate the pot smoker's exaggerated caution and to increase driving impairment beyond the effects of either substance alone. In the NHTSA survey, about 8 percent of drivers during weekend nighttime hours were found to have some alcohol in their system, and 1.5 percent were found with .08 percent or higher breath alcohol content - the legal limit in every state. Drivers with any alcohol in their systems and drivers testing greater than .08 were both down by about 30 percent from the previous survey in 2007. Both groups are also down by more than three-quarters since

the first survey in 1973. (Courtesy www.cbsnews.com)

Related

How Long Should You Wait to Drive After Using Recreational Marijuana?



It's recommended that you should let at least four hours pass between the time you smoke marijuana and the time you drive a car. The window for taking marijuana orally is six hours. However, these guidelines come with a few caveats.

The Trouble With Guidelines

However, it's difficult to set hard parameters for safe time passed between smoking marijuana and getting behind the wheel because the effects of marijuana vary widely according to potency and tolerance. They are, in short, dose-dependent. So while it is helpful to suggest a window of hours between smoking and driving, it's even more useful to get into the details.

Don't Be High

No one should drive while high. If you're "a little high," as measured by how strong your buzz is, you shouldn't get behind the wheel. Many of us think we can drive with a slight high. The first parameter for safe time passed between smoking marijuana and driving is that you shouldn't be high at all.

Don't Be Overconfident

Smokers who drive can underestimate the time they need by forgetting these factors: **There is a period during which you might not be feeling the "high"** -- you're no longer recreating with marijuana -- but your senses and reflexes aren't yet what you'd like them to be for getting

behind the wheel. **There are levels of being "straight" after smoking that are appropriate to normal driving conditions but not for emergencies.** Skidding on black ice or having to swerve away from a pedestrian stepping into the street from between two parked cars, for example. It's usually recommended that eight hours should pass between the feeling of euphoria has passed and the moment you drive.



Notice that there's a certain inconsistency between that recommendation and the one listed further above (that you shouldn't drive for four hours after smoking).

When recommendations clash, it's better to go with the more conservative option and decide that you shouldn't drive for eight hours after smoking marijuana. A smoker might handle his or her vehicle faultlessly but still be in legal trouble if something goes wrong completely beyond your control.

Marijuana, Driving, and the Law

Don't make the mistake of thinking that because marijuana might now be legal in your state it's legal to drive while high. Even if there hasn't been an accident, if you're pulled over while driving high you'll be cited for Driving Under the Influence, just as though you had had a martini.

Laws vary from state to state. Some have a zero-tolerance policy, together with broad interpretive powers granted to the police officer who has pulled you over. Don't be surprised if the mere presence of weed paraphernalia in your vehicle is enough for a judge to decide in favor of the officer even though you hadn't smoked in several days.

Conclusion

Marijuana is criticized for leading to a sedentary lifestyle. When it comes to driving, let this criticism become sound advice. The safest place to be high is still on your couch. (Courtesy <https://euflora-colorado.com>)

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