

分類廣告c1

E-Newspaper: www.scdaily.com Tel: 281-498-4310 Fax: 832-399-1355

wechat: AD7133021553 E-mail: cla@scdaily.com 12月1日 星期三 -paper: www.scdaily.com 點 "分類廣告

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100

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上班時間:

週一至週五:

●熟手炒鍋-薪金面議。電話

415-812-5851

*誠聘(中國城) • LVN / RN (PT) Office Assistant (PT)

司機● 清潔半工 • 廚房幫工打雜 周一到周五

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東禾酒家請人

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誠請炒鍋和企枱

意者請電:

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NOW HIRING

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*長樂活動中心 誠聘廚房助理

281-208-7709

713-884-5612 832-277-2317

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廣東炒煱

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位於45號南

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832-620-2560

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薪金可議, 意者可電:

832-875-1225 *城中區中餐館

誠請

●半工炒鍋 ●半工外送員

意者請電:

中餐館新請人

立Westheimer近610

●周二周三全天外送員

f英語能力,小費特好

留言/訊息only 必回復

832-677-0288

餐館請人,薪優

誠聘炒鍋,打雜

909 Southmore Ave

Pasadena, TX 77502

有意者請電:

中餐館請人

位 290/8 號附近

招全職/兼職

收銀,炒鍋,油鍋,打雜

意者請電:

832-623-4949

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- ●廚房打雜
- ●油包

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●企台●廚房抓碼

意者請電:

281-313-3300

●炒鍋

意者請電:936-443-2523

『新優』 全方位誠聘:

經理,企枱,收銀,帶位,廚房師傅 點心師傅, 炒鍋, 抓碼, 油鍋, 打雜等等... 意者請電或親臨面談:

12755 Southwest Fwy, Stafford TX 77477

推車、企檯、傳餐 需少許英文,全工或半工均可

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點心師傅、點心熟籠、點心幫手 近中國城, 誠請**熟手炒鍋** 需報稅.

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會英語,報稅. 281-210-8392

214-924-8009

金山餐館請人

位 Downtown 誠講

●企檯,抛鍋,抓碼

~以上新水好~

意者請電: 阿泰

916-529-7337

2001 Jefferson

Houston, TX 77003

SINH SINH

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*Buffet店請人

距中國城8分鐘

Buffet店

誠請全工/半工

熟手企台,帶位

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713-789-0845

有意請電至: 713-835-1705

如未接,請短信留言

中國城悅來餐館

誠請有經驗炒鍋

全工/半工均可 有意者請電:

281-683-6368

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位Kroger超市內

●1801 S. Voss

● 1505 Wirt Rd.

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Restaurant Hiring

 \Box

請

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炒鍋和企台 請電/短信: 832-819-8111

(無人接聽可短信)

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KATY 日餐

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832-232-1001

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200

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713-732-8203

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Restaurant

for sale

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誠招外賣員

位 Spring,

249與99交界

聯系人:林先生

餐館請人

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有意者聯系:

餐館請人

有意者請電

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281-240-8383 713-303-8998

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意者請電: 832-310-0739 713-307-2882 微信 weijiang7788

> 美式中餐館 誠請全工或半工 收銀接電話

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Qin Dynasty 日本餐館請經理 城中區中日餐館, 誠請 半工外送員, Missouri City近Sugar Land, 誠講全職/半職經理. 熟悉醫療中心,另請 需有經驗,說英語, **半工經驗企檯**,英文流利 做事認眞負責能報稅

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Sale/Rent

71

※English title: 12 letter

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Real

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每格可容中文大字(標題)6字及小字(內容)50字

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281-498-4310 陳鐵梅(中文)

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●截稿時間: 星期一至五2:30pm, 平時/周六日請微信:AD7133021553 截稿或之前訂稿,立即上網,其稿將在第二天刊登報紙。

廣告刊出如有錯誤,請於二日內前來更正,如係本報排版錯誤,將予以免費補刊,但以二天爲限。 200 護

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Bellaireclinic2@yahoo.com

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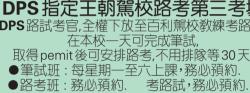
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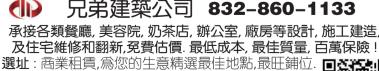
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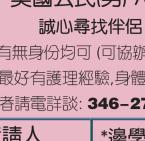
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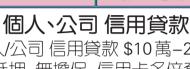
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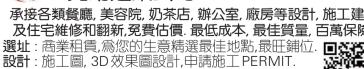
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Inside C2

Tuesday, December 01 2021

Accuser says Ghislaine Maxwell watched her have sexual contact with Jeffrey Epstein

NEW YORK, Nov 30 (Reuters) - A woman testified at Ghislaine Maxwell's criminal trial on Tuesday that she had sexual contact with Jeffrey Epstein multiple times when she was 14 years old, sometimes with Maxwell in the room looking on after helping to bring her into the late financier's orbit.

The testimony from the woman, known by the pseudonym Jane, came on the second day of Maxwell's sex abuse trial in Manhattan federal court.

Maxwell, 59, faces sex trafficking and other charges for allegedly recruiting and grooming Jane and three other underage girls for deceased financier Jeffrey Epstein to abuse between 1994 and 2004.

The British socialite has pleaded not guilty, and her lawyers have said she is being scapegoated for Epstein's alleged crimes.

r early 40s, Jane testified for the government that Maxwell and Epstein first approached her and a group of friends when they were eating ice cream at an arts summer camp in Michigan in the summer of 1994.

Jane was a singer, but said her family was struggling financially after her father's death the prior year, and that Epstein and Maxwell told her that they were benefactors of her camp and awarded many student scholarships.

She testified that Maxwell would sometimes take her to the movies or hang out by the pool at Epstein's house, and talk about school, including whether she had a boyfriend.

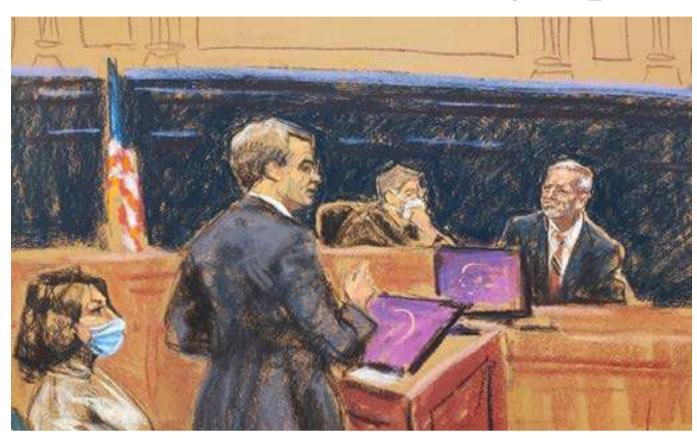
Jane said she did not, and that Maxwell then told her: "'Once you fuck them, you can always fuck them again because they're grandfathered in.'

"I giggled because I didn't understand what grandfathered meant first and foremost," Jane testified.

Prosecutors alleged in a 2021 indictment against Maxwell that behavior like buying girls gifts and discussing sexual topics with them amounted to "grooming" them for

After camp ended, Epstein invited her and her mother over for tea, Jane said, adding that she was later invited by Maxwell and other Epstein employees to come on her own.

On one of those occasions, Jane testified



that Epstein offered to help with her singing career before ending the conversation abruptly.

"He just took my hand and said, 'Follow me," before taking her to his pool house and pulling down his pants, Jane said.

"He pulled me on top of himself and proceeded to masturbate on me and then he got up and went into the bathroom and cleaned himself up," Jane said. "I was terrified and felt gross and I felt ashamed."

On other occasions, also at age 14, Jane said Maxwell and Epstein would take her to a massage table in his Palm Beach house and demonstrate how Epstein liked to be mas-

Jane described Maxwell's demeanor as "very casual" during these interactions.

In her opening statement on Monday, a lawyer for Maxwell described Jane as a talented singer who received financial help from Epstein and never accused Maxwell of wrongdoing before his death.

The lawyer asked the jury to listen for "internal inconsistencies" in Jane's testimony.

Maxwell's lawyers will get a chance to cross-examine Jane.

Epstein died by suicide in a Manhattan jail cell in 2019 while awaiting trial on sexabuse charges.

Moderna CEO says vaccines likely less effective against Omicron

SYDNEY, Nov 30 (Reuters) -The head of drugmaker Moderna (MRNA.O) said COVID-19 vaccines are unlikely to be as effective against the Omicron variant of the coronavirus as they have been previously, sparking fresh worry in financial markets about the trajectory of the pandemic.

"There is no world, I think, where (the effectiveness) is the same level... we had with Delta," Moderna Chief Executive Stéphane Bancel told the Financial Times in an interview.

"I think it's going to be a material drop. I just don't know how much because we need to wait for the data. But all the scientists I've talked to ... are like 'this is not going to be good."

Vaccine resistance could lead to more sickness and hospitalisations and prolong the pandemic, and his comments triggered selling in growth-exposed assets like oil, stocks and the Australian Bancel added that the high number of mutations on the protein spike the virus uses to infect human cells meant it was likely the current crop of vaccines would need to be modified.

He had earlier said on CNBC that it could take months to begin shipping a vaccine that does work against Omicron. read more

Fear of the new variant, despite a lack of information about its severity, has already triggered delays to some economic reopening plans and the reimposition of some travel and movement restrictions.





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WEALEE'S GLOBAL NOTES

星期三

11/30/2021

Omicron May Pose A Threat To The Economy

economy picked

up steam while

the job market

rebounded and

unemployment rate fell to

4.6 %, the

lowest rate

the



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Federal Reserve Chairman Jerome Powell said that the new Omicron variant will threaten America's economic recovery.

Even if it remains unknown and yet still prolongs the pandemic, it could keep prices rising, hurt job growth and cause supply chain problems.

Powell delivered his

testimony in a Senate committee on Banking Housing And Urban Affairs. He noted that when the Delta variant spread across the globe this past summer many people were

and eat at restaurants or even return to work. That was what held back the U.S. economy. But when the infections fell off, throughout the fall the

afraid to travel, shop

concern is that if the virus reduces people's swillingness to work in person, then that would slow progress in the labor market and also add to supply chain disruptions.

Another virus is now threatening the world. We are still expecting the scientists and

medical experts to come to our rescue with another vaccine to fight off this evil.

All of us live here on the same planet. No country can be isolated. We all need to work together to fight for our common future.

























Editor's Choice



A house is photographed in Tajuya next to the lava of the Cumbre Vieja volcano that continues to erupt, on the Canary Island of La Palma, Spain. REU-TERS/Borja Suarez



Sarah Ransome departs the court on the first day of the Ghislaine Maxwell trial in the Manhattan borough of New York City. REUTERS/Carlo Allegri



A sign on the door warning customers not to wear a face mask reads "We Draw Guns on Masked Visitors" at the 619DW Guns and Ammo store amid the coronavirus pandemic in Merrimack, New Hampshire. REUTERS/Brian Snyder



A medical worker walks past a screen monitoring coronavirus patients at the intensive care unit (ICU) of Bagae Hospital in Pyeongtaek, South Korea. REUTERS/Kim Hong-Ji



A White House Military Social Aide stands in the Center Hall during a press tour of White House Christmas decorations ahead of holiday receptions by U.S. President Joe Biden and first lady Jill Biden in Washington. REUTERS/Jonathan Ernst



People take a selfie in front of the Grogu "Baby Yoda" balloon as it is inflated the day before the Macy's Thanksgiving Day Parade in Manhattan, New York, November 24. REUTERS/Carlo Allegri

BUSINESS

WMO Chief Prof Petteri Taalas: "We Are Way Off Track." World Greenhouse Gas Levels Hit Record;



The concentration of carbon dioxide, the most important greenhouse gas, is now 50% higher than before the Industrial Revolution. (Photo: sturti/Getty Images)

KEY POINTS

UN seeks 'dramatic increase' in climate commitments Summit will seek to avert menacing levels of warming UK's Johnson says COP26 outcome is 'touch and go'

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

GENEVA/GLASGOW, Oct 25 (Reu- and transport systems and whole way ters) - Greenhouse gas concentrations of life," he added, calling for a "drahit a record last year and the world is matic increase" in commitments at the peratures, the United Nations said on day. Monday, showing the task facing cli- The Scottish city of Glasgow was putmate talks in Glasgow aimed at averting ting on the final touches before hostdangerous levels of warming. A report ing the climate talks, which may be the by the U.N. World Meteorological Or- world's last best chance to cap global ganization (WMO) showed carbon di- warming at the 1.5-2 degrees Celsius oxide levels surged to 413.2 parts per upper limit set out in the Paris Agreemillion in 2020, rising more than the ment. average rate over the last decade despite "It is going to be very, very tough this a temporary dip in emissions during summit," British Prime Minister Boris COVID-19 lockdowns.

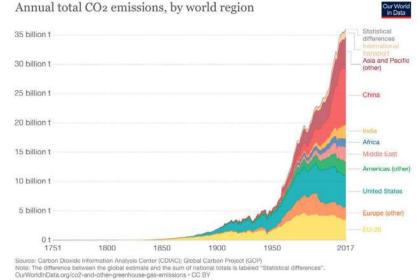
WMO Secretary-General Petteri Taa- with children. las said the current rate of increase in "I am very worried because it might go heat-trapping gases would result in wrong and we might not get the agreetemperature rises "far in excess" of the ments that we need and it is touch and 2015 Paris Agreement target of 1.5 dego, it is very, very difficult, but I think grees Celsius above the pre-industrial it can be done," he said. average this century.

need to revisit our industrial, energy to Glasgow to take part.

"way off track" on capping rising tem- COP26 conference beginning on Sun-

Johnson said during a news conference

The German government announced "We are way off track," he said. "We Chancellor Angela Merkel will travel



STAKES ARE HUGE

The stakes for the planet are huge among them the impact on economic livelihoods the world over and the future stability of the global financial system.

Saudi Arabia's crown prince said on Saturday that the world's top oil exporter aims to reach "net zero" emissions of greenhouse gases, mostly produced by burning fossil fuels, by 2060 - 10 years later than the United States. He also said it would double the emissions cuts it plans to achieve by 2030. An official plan unveiled in Ottawa showed developed nations were confident they can reach their goal of handing over \$100 billion a year to poorer countries to tackle climate change by 2023, three years late.

The plan on how to reach the goal, prepared by Canada and Germany, said developed countries still needed to do more and complained private finance had not lived up to expectations.

A Reuters poll of economists found that hitting the Paris goal of net-zero carbon emissions will require investments in a green transition worth 2%-3% of world output each year until 2050, far less than the economic cost of inaction.

By contrast governments since January 2020 have spent a total of \$10.8 trillion - or 10.2% of global output - in response to the COVID-19 pandemic. **'WE DON'T HAVE TIME**

A "business-as-usual" trajectory leading to temperature rises of 1.6C, 2.4C and 4.4C by 2030, 2050 and 2100 respectively would result in 2.4% lost output by 2030, 10% by 2050 and 18% by 2100, according to the median replies to the survey.

Australia's cabinet was expected to formally adopt a target for net zero emissions by 2050 when it meets on Monday to review a deal reached between parties in Prime Minister Scott Morrison's coalition government, official sources told Reuters.

The ruling coalition has been divided over how to tackle climate change, with the government maintaining that harder targets would damage the A\$2-trillion (\$1.5-trillion) economy.



Smoke and steam billow from Belchatow Power Station, Europe's largest coal-fired power plant, near Belchatow, Poland. Picture taken November 28, 2018. REUTERS/ **Kacper Pempel/File Photo**

In London, climate activists restarted their campaign of blockading major roads by disrupting traffic in the city's financial district, while in Madrid a few dozen people staged a sit-in protest, briefly blocking the Gran Via shopping street.

"Greenhouse gas emissions are provoking climate catastrophes all over the planet. We don't have time. It's already late and if we don't join the action against what's happening, we won't have time to save what is still left," said Alberto, 27, a sociologist who took part in the protest. (Courtesy https://www.reuters.com/)

Related **Climate Crisis: Despite Lockdowns Greenhouse Gas Levels Hit New**

Record, Per UN Report

The data send a 'stark' message to the nations tasked with increasing action at the Cop26 climate summit, UN meteorology chief says

Levels of climate-heating gases in the atmosphere hit record levels in 2020, despite coronavirus-related lockdowns, the UN's World Meteorological Organization has announced. The concentration of carbon dioxide, the most important greenhouse gas, is now 50% higher than before the Industrial Revolution sparked the mass burning of fossil fuels. Methane levels have more than doubled since 1750. All key greenhouse gases (GHG) rose faster in 2020 than the average for the previous decade and this trend has continued in 2021, the WMO report found.

The data shows the climate crisis continues to worsen and send a "stark" message to the nations meeting at the Cop26 climate summit in Glasgow in a week's time, according to WMO chief Prof Petteri Taalas: "We are way off track."



The negotiators at the summit must deliver action to keep alive the goal of ending GHG emissions by 2050 and avoiding the worst climate impacts. Only stopping emissions will stabilise the levels of the gases and halt the temperature rises that drive the increasing damage from heatwaves, floods and droughts.

"At the current rate of increase in GHG concentrations, we will see a temperature increase by the end of this century far in excess of the Paris Agreement targets of 1.5C to 2C," said Taalas. "[Rising levels of GHGs] have major negative repercussions for our daily lives and wellbeing, and for the future of our children and grandchildren." (Courtesy theguardian.com)



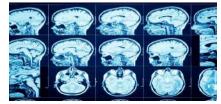
COVID-19: Research Points To



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

A recent paper examining existing evidence argues that SARS-CoV-2 infection might increase the risk of long-term neurological problems, including cognitive decline and dementia. Nearly 1 year after the novel coronavirus, SARS-CoV-2, was identified, global cases have surpassed 88 million. Although a number of vaccines have been approved, the rollout will take time. In the meantime, researchers continue studying COVID-19 in an attempt to slow the spread and reduce severe symp-

A recent perspective article, which appears in Alzheimer's & Dementia: The Journal of the Alzheimer's Association, reviews research into past viral illnesses, including the flu pandemic from a century earlier. The authors believe the research indicates COVID-19 could cause a lasting effect on the brain.



Other scientists are trying to piece together a picture of what life may look like in the long run for someone who has

had COVID-19. **Neurotropic viruses**

Scientists consider the SARS-CoV-2 virus a "neurotropic" virus, because it can enter nerve cells. Neurotropic viruses include the mumps, rabies, and Epstein-Barr viruses. While some neurotropic viruses cause milder symptoms, others can cause swelling in the brain, paralysis, and death.

Some flu-like viruses are neurotropic and similar in structure to the novel coronavirus. As such, researchers looked at these viruses to try to gain insight into what type of long-term effects to expect in people who have recovered from COVID-19. Dr. de Erausquin, who is a neurology professor at the University of Texas Health Science Center at San Antonio, explains: "Those respiratory viruses included H1N1 and SARS-CoV. The SARS-CoV-2 virus, which causes COVID-19, is also known to impact the brain and nervous system."



"Since the flu pandemic of 1917 and

COMMUNITY **1918, many of the flu-like diseases** mation in the brain, and seizures.

have been associated with brain disorders," says lead author Dr. Gabriel A. de Erausquin.

According to the scientists, an elevated risk of Alzheimer's disease, Parkinson's disease, and mental health problems could potentially be connected to these flu-like illnesses.

Importance of neurological symptoms Some people with COVID-19 do not experience any symptoms, while others have symptoms ranging from mild to se-

Some of the hallmark symptoms include: dry cough, fever, and difficulty breathing. Additionally, an estimated 15-25% of people with the viral illness may have neurological symptoms, including: loss of sense of taste and smell, altered mental state and headache. To enter cells, SARS-CoV-2 binds to ACE2 receptors on cell membranes. The olfactory bulb, which is the part of the brain receiving sensations of smell, harbors a high concentration of these receptors. The olfactory bulb also has strong connections to the hippocampus — the area responsible for memory.



While losing the sense of smell may not seem serious at first, it is still important, since it is tied directly to brain function.

According to Dr. de Erausquin, "The trail of the virus, when it invades the brain, leads almost straight to the hippocampus." "That is believed to be one of the sources of the cognitive impairment observed in COVID-19 patients. We suspect it may also be part of the reason why there will be an accelerated cognitive decline over time in susceptible individuals," he adds.

Among severe neurological issues during SARS-CoV-2 infection, patients may develop fluid on the brain, inflam**Lasting impact of COVID-19**

COVID-19 can cause severe damage to the lungs, and that damage can be irreversible. However, according to the authors' research, it appears that the possible fallout from COVID-19 may extend far beyond lung damage.

The authors write that "respiratory problems due to SARS-CoV-2 are thought to be due in part to brain stem dysregulation, as are possibly some of the gastrointestinal symptoms."

Based on the idea that COVID-19 can cause damage to the brain, it is possible that people who have had the novel coronavirus but were either asymptomatic or experienced mild symptoms may face problems down the road. However, because COVID-19 is a new disease, scientists will need to carry out longer-term studies to confirm these theories.

"As the Alzheimer's & Dementia article points out, the under-recognized medical history of these viruses over the last century suggests a strong link to brain diseases that affect memory and behavior," comments Dr. Maria C. Carrillo,



Alzheimer's Association chief science officer and paper co-author. "In this difficult time, we can create a 'silver lining' by capitalizing on the Alzheimer's Association's global reach and reputation to bring the research community together to illuminate COVID-19's long-term impact on the brain," says Dr. Carrillo. (Courtesy medicalnewstoday.com) Related

Stanford Researchers Develop Single-Dose Nanoparticle Covid-19 Vaccine That Doesn't Need Cold Storage Researchers have successfully tested a nanoparticle Covid-19 vaccine which, as yet, doesn't appear to have any of the

ing the current generation of vaccines in use. The scientists at the lab of Stanford University biochemist Peter S. Kim were already working on vaccines for the likes of Ebola, HIV and pandemic influenza when the coronavirus pandemic hit, and they quickly channeled all of their efforts into fighting the new scourge. The team has already produced and tested a promising new vaccine which could provide the solution to many of the issues frustrating global vaccination efforts. Nanoparticle vaccines are often just as effective as their virus-based counterparts, while encountering fewer of the drawbacks. For example, nanoparticle vaccines can be produced faster, don't require the extensive cold storage supply chain for delivery to immunization centers, are less likely to produce side effects, and can be produced at a lower cost, if all goes to plan.

Early results from vaccine tests on mice indicate that Stanford's nanoparticle inoculation may grant immunity after just one dose. (Courtesy rt.com)



星期三

2021年12月1日



華人的財產有保障嗎?兩黨國會爭議可喘口氣嗎?華人下一步將如何

lack0:43 / 36:16

(本報記者黃梅子)美國議會兩

議員的提案權均不加限製,任何一位

黨目前鬧得不可開交,拜登總統目前 的民意支持率是歷屆總統中最低的。 美國國會的歷史上,曾經交替出現過 多數黨極度集中領導與議員極度的反 集中、分權化兩種形勢。然而,不管 國會議員們如何崇尚個人主義,民主 黨、共和黨在國會兩院的議事活動中 對本黨議員仍然發揮著一定的領導作 用。國會面臨的三大矛盾使兩黨的領 **道成為必然。**

矛盾之一,國會議員的提案多而 國會開會時間有限。參眾兩院對本院 議員個人、或多位議員聯名,可在國 會會期的任何一天提出數量不限的議 案。每位議員為了寫好各自的立法紀 錄以面見選民,總是盡其所能地多提 議案,以爭取最終製定的法律冠之以 自己的姓氏。訓練有素、人數眾多的 國會助理和成千上萬的院外遊說人員 隨時都能將寫就的議案草稿發到議員 手裏。因此,每屆國會都面臨大量的

矛盾之二,議員提案內容龐雜而 國會立法總體上必須合理安排。每一

位衆議員和參議員總是從各自的角度 出發提出議案,並且總是認為他的議 案不容輕視。結果,議員們提出的成 千上萬項議案相互之間並無合理聯系 。然而,國會每年、每屆會期製定哪 些法律,必須適應形勢,適應統治要 求,體現政治上的輕重緩急。因而, 必須由兩大黨的兩院領袖對大量提案 進行集中權衡,折衷協調,安排次序

矛盾之三,放開言路與整合控製 的矛盾。國會歷來有兩項基本任務。 其一,國會議員們須及時、直接反映



社會各個集團的動態、主張、情緒和 要求,使政府耳聰目明,根須發達。 當初北美製憲會議關於國會衆議院的 任務與作用的辯論明顯說明了這一點 。 為此,就必須允許和鼓勵兩院議員 們各抒己見,代其選民立言。其二, 以維護統治秩序、保障私有財產為宗 旨,對國會議員所反映的各種主張與 要求進行分解整合,使立法既不失民 主色彩,能夠緩和社會矛盾,更能捍

然而,國會兩院歷來的反集中與分 權化趨勢又使兩黨領袖的集中領導頗 為困難。國會議員們的平等與分權觀 念並不是異端邪說,而是美國社會正 統的個人主義哲學的反映,因而國會 領袖們無論如何努力也壓製不了。

衛美國的立國目標。

拜登上臺以來,美國兩黨之間的 纏鬥愈演愈烈,而政治對立進一步加 劇了社會對立,並給美國的社會難題 治理增加了難度。

例如,自新冠疫情暴發以來,圍 繞是否戴口罩、是否該接種疫苗等關 鍵防疫措施,民主共和兩黨爭執不休

白宮為控製疫情要求所有聯邦政 府員工必須接種疫苗,卻遭到共和黨 強烈反對,認為這種強製行為"侵犯

個人自由"。

在一些疫情嚴峻的鄉村地區,戴 口罩和接種疫苗成了"政治化"考量 "防疫政治化"給美國抗疫造成了 嚴重阻礙,最終"受傷"的總是無辜 的民衆。在確診病例數和死亡人數上 ,都是名副其實的"美國第一"。

此外,由於兩黨未就新財年聯邦 預算和暫停財務上限的關鍵法案達成 一致,美國政府差點第N+1次陷入 "停擺",甚至可能出現史上首次債 務違約的窘境。

美國人比以往任何時候都更加撕 裂,並在社會、種族、經濟等諸多問 題上陷入僵局。

請看《美南時事通》之《李恕信 談美國》,主持人Vivan和全美政治領 袖基金會主席李恕先博士談華人的財 產有保障嗎?兩黨國會爭議可喘口氣 嗎?華人下一步將如何?

請關註美南國際電視 15.3 頻道 《美南時事通》,也可以通過iTalkBB 平臺收看。美南新聞網站 scdaily.com ,也可以在 youtube 上搜索 Stv15.3 Houston, 訂閱美南新聞頻道,隨時收 看美南國際電視的節目



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Daily New/

老人保險註册至12/7 爲止 想換計畫的長輩們要快了 萬德福保險李淑惠專業敬業 用心助長者接受更多保障



(本報休斯頓報導) 在美國生活,大 家都知道醫療費用非常高,尤其是年齡 漸長之後,難免需要看醫生或吃藥。無 論是來美打拼多年,還是跟著子女到美 國居住,長輩們想要安心快樂的養老, 找對醫療保險無疑是最重要的環節之一 。美國政府給長者們許多福利,但是, 內容頗爲複雜,長者們要深入了解如何 才能真正受益,這時候,一位好的老人 保險經紀人就能發揮巨大的功能。

從客人的角度出發

休斯頓有位老人保險經紀人,被許 多長者讚揚有加,口耳相傳,也有人稱 她是休斯頓最棒的老人保險經理,她叫 做李淑惠,是萬德福保險的負責人。

對於接受過李淑惠服務的長者們來

說,李淑惠是健 康保險顧問、也 是好朋友、常常 還是解決問題的 救星,難怪有位 長者說,經紀人 的專業服務甚至 要比保險產品更 讓人窩心。

李淑惠總是 從客人的角度出 發,專業回答問 題,讓老人們更了解健康保險,她用自 己的真誠與專業服務,打造極強的人格 魅力,讓她的客戶都主動把朋友介紹給 她,名聲口耳相傳。其實,好口碑並非 從天而降,而是靠她一步一腳印,誠心 的關懷客戶,仔細了解保險資訊,掌握 專業知識,關心客戶健康,實在的幫人 解決問題,一點一滴都是用心的成果。

客户滿意度超高,讚揚有加

在休斯頓已入籍七年多的兪濟成先 生是李淑惠的客戶,他用親身的經歷, 娓娓訴說自己與李淑惠的互動過程,以 及她如何幫助人。

兪先生表示,他一開始是由另一位 保險經紀人服務,後來經由朋友介紹, 認識李淑惠,初次看到李淑惠,覺得她

很和氣、專業、友善,和她有過互動之 後,發現她相當會設身處地爲人著想, 只要能對客戶好,總是不辭辛苦的居中

聯繫,給予專業建議,充滿了關懷 李淑惠的特點是待人特別熱心、非 常負責任,常常幫忙人解決問題,有些 甚至是其他範圍, 並非保險的問題, 只 要客戶問了她,李淑惠也幫忙處理。

兪先生有一些朋友陸續的入籍,因 爲他知道李淑惠非常的負責、專業,所 以也樂意介紹朋友給李淑惠,而這些朋 友都非常滿意李淑惠的服務。

有些老人因爲語言不通,對保險知 識了解不多,李淑惠的專業知識豐富, 對老人的幫助就很大。兪先生表示,在 介紹幾位朋友給李淑惠認識之後,自己 在一邊聽,也跟李淑惠學了很多保險知 識,知道應該根據不同的健康狀況,來 選怎樣的保險,以符合需求。不同保險 公司有不同的做法、不同的標準,了解 之後,才能選最符合自己需要的。一路 走來,自己等於是過來人,知道老人保 險的來龍去脈。

兪先生對李淑惠稱讚不已,覺得李 淑惠非常的難得,如果有人提出問題, 她總是非常耐心的回答,盡量讓老人家 聽明白。如果有人生病,而他目前的保 險公司保障不夠充分,李淑惠會幫忙找 不同的可能性,若是找到另一家保險公 司能夠更好的給予保障,李淑惠也會幫 忙換一家保險公司,讓客戶能省錢又安 心心。

先考慮客户的利益

李淑惠的服務作風體現在誠懇、及 信任程度上,她總是先考慮客戶的利益 ,以他們的健康狀況來衡量,與客戶溝 , 會根據客戶綜合的情況, 給幾個





建議方案,然後與客戶一起找最適合的

每個人的身體狀況不同,有些人不 太吃藥,有的人則有一些慢性疾病,需 要長期吃藥。有些藥很貴,李淑惠會深 入了解不同保險的差異,做研究比較, 看有無自付額,如果自付額大,拿藥就 會比較貴,比較過不同的計畫之後,看 哪種計畫最幫客戶省錢

而每個人的經濟狀況也不一樣,有 些人喜歡 HMO, 有些人比較青睞 PPO 。不同的保險計畫適合不同情況的人。 就福利來說,一般而言,HMO的福利比 較多,但是網路比較窄,看專科醫生要 經過家庭醫師推薦,比較不自由。然而 ,有些人如果與家庭醫師比較熟,打一 通電話即可,也不是太麻煩。李淑惠會 推薦給客戶比較大的保險公司,萬一需 要找專科醫生的時候,會比較容易找。

創造很大的不同

李淑惠以她豐富的經驗幫助長者們 ,受惠的長輩們感覺她創造很大的不同 (make a great difference),選擇李淑惠當 經紀人,客戶有8~9家的產品可以選擇 ,因爲她總是不厭其煩地去了解產品、 通過考試,取得證照。

李淑惠專精的服務項目:老人健康保 險 Medicare、健康保險、退休基金、人 壽保險、長照保險、年金。代理數家知 名公司。10月15日開始,週六增加辦公



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