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Inside C2

# Southern DAILY

Make Today Different

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Tuesday, February 1, 2022

## Wall Street rallies, capping frenetic week with best day of the year

NEW YORK, Jan 28 (Reuters) - Wall Street surged on Friday, notching its best day so far in 2022 after another zigzag session, ending a tumultuous week marked by mixed corporate earnings, geopolitical turmoil and an increasingly aggressive Federal Reserve.

All three major U.S. stock indexes began the day in the red, but turned increasingly green as the session progressed, with tech shares (.SPLRCT) doing the heaviest lifting.

The S&P 500 and the Dow posted gains from last Friday's close, but the Nasdaq was essentially flat on the week, capping five days of topsy-turvy trading.

Still, the bar for "best daily gains of the year" was rather low. Even with Friday's jump, the S&P 500 is down 7% so far in 2022, with the Nasdaq and the Dow suffering respective drops of 12% and 4.4% over the same time period.

"Investors are trying to adjust to the impact of this higher rate cycle," said Rick Meckler, partner at Cherry Lane Investments, a family investment office in New Vernon, New Jersey. "For some of them, stocks still remain more attractive than bonds in a rising rate environment, and they have been fishing around for where a bottom might be."

"You're seeing bargain-hunting in a number of stocks, particularly in the Nasdaq," Meckler added.

Economic data released on Friday showed a drop in consumer spending coupled with the lowest consumer sentiment reading in a decade, and year-on-year Core PCE prices - the Federal Reserve's preferred inflation yardstick - came in at 4.9%, slightly hotter than expected.

The graphic below shows how far core PCE and other major indicators have risen above the Fed's average annual 2% target.

The Fed made it clear at the conclusion of its monetary policy meeting on Wednesday that they intend to take off their gloves and combat stubbornly persistent inflation by hiking key interest rates more aggressively than many market participants expected.

The Dow Jones Industrial Average



Traders work on the floor of the New York Stock Exchange (NYSE) in New York City, U.S., January 26, 2022. REUTERS/Brendan McDermid

(.DJI) rose 564.69 points, or 1.65%, to 34,725.47, the S&P 500 (.SPX) gained 105.34 points, or 2.43%, to 4,431.85 and the Nasdaq Composite (.IXIC) added 417.79 points, or 3.13%, to 13,770.57.

Among the 11 major sectors of the S&P 500, all but energy (.SPNY) ended green. Tech stocks (.SPLRCT) were the clear winners, gaining 4.3%, the biggest one-day jump for the sector since April 6, 2020.

Fourth-quarter reporting season was firing on all cylinders, with 168 of the companies in the S&P 500 having reported. Of those, 77% have delivered consensus-beating results, according to Refinitiv data.

But investors have been increasingly focused on guidance, and the extent to which companies expect ongoing global supply challenges to affect their bottom line going forward.

"As we move into 2022, and as Omicron peaks and the weather improves, I expect supply-chain pressures to ease," Said Ross Mayfield, investment strategy analyst at Baird in Louisville, Kentucky. "(They) will probably peak sometime this quarter, and ease throughout the year."

Data storage equipment maker Western Digital (WDC.O) cited supply-chain headwinds after it reported lower than expected revenue and provided a disappointing forecast, sending its shares sliding 7.3%.

Caterpillar Inc (CAT.N) fell 5.2% following the equipment maker's warning that higher production and labor costs will pressure its profit margin. read more

Chevron Corp (CVX.N) dropped 3.5% on downbeat fourth-quarter profit. read more

However, Apple's 7.0% jump gave the S&P 500 and the Nasdaq their biggest boost, the day after the company posted record iPhone sales in the holiday quarter. read more

Visa Inc (V.N) surged 10.6% following its quarterly earnings beat driven by increased spending on international travel and e-commerce.

Advancing issues outnumbered declining ones on the NYSE by a 1.83-to-1 ratio; on Nasdaq, a 1.92-to-1 ratio favored advancers.

The S&P 500 posted 5 new 52-week

highs and 24 new lows; the Nasdaq Composite recorded 16 new highs and 753 new lows.

Volume on U.S. exchanges was 12.80 billion shares, compared with the 12.10 billion average for the full session over the last 20 trading days.

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# Cyberattack hits Ukraine as U.S. warns Russia could be prepping for war

KYIV/WASHINGTON, Jan 14 (Reuters) - The United States said it feared Russia was preparing a pretext to invade Ukraine if diplomacy fails to meet its objectives, after a massive cyberattack splashed Ukrainian government websites with a warning to “be afraid and expect the worst”.

Moscow dismissed such warnings, though it has amassed more than 100,000 troops on its neighbour’s frontiers and on Friday released pictures of more of its forces on the move.

The cyberattack - which Kyiv’s state security service said showed signs of Russian involvement - unfolded hours after security talks wrapped up on Thursday with no breakthrough between Moscow and Western allies.

Ukraine said its president, Volodymyr Zelenskyy, had proposed a three-way meeting with the leaders of Russia and the United States. Zelenskyy’s chief of staff, Andriy Yermak, said the “life and death” of his country hung in the balance.

White House press secretary Jen Psaki told reporters the United States was concerned that Russia was preparing for the possibility of a new military assault on a country it invaded in 2014. [read more](#)

“As part of its plans, Russia is laying the groundwork to have the option of fabricating a pretext for invasion, including through sabotage activities and information operations, by accusing Ukraine of preparing an imminent attack against Russian forces in eastern Ukraine,” Psaki said.

A U.S. official said the United States had information that indicated Russia had already positioned a group of operatives to conduct “a false-flag operation” in eastern Ukraine.

Kremlin spokesperson Dmitry Peskov dismissed such reports as based on “unfounded” information, TASS news agency reported.

Russia denies plans to attack Ukraine but says it could take unspecified military action unless its demands - including a promise by the NATO alliance never to admit Kyiv - are met.



A laptop screen displays a warning message in Ukrainian, Russian and Polish, that appeared on the official website of the Ukrainian Foreign Ministry after a massive cyberattack, in this illustration taken January 14, 2022. REUTERS/Valentyn Ogirenko/Illustration

Foreign Minister Sergei Lavrov said that Russia hoped security talks with the United States would resume but that this would depend on Washington’s response to Moscow’s proposals.

“We categorically will not accept the appearance of NATO right on our borders, especially so given the current course of the Ukrainian leadership,” he said.

Asked what Moscow meant by threatening this week to take “military-technical action” if talks fail, Lavrov said: “Measures to deploy military hardware, that is obvious. When we take decisions

with military hardware we understand what we mean and what we are preparing for.”

Russian Defence Ministry footage released by RIA news agency showed armoured vehicles and other military hardware being loaded onto trains in Russia’s far east, in what Moscow called an inspection drill to practice long-range deployments.

“This is likely cover for the units being moved towards Ukraine,” said Rob Lee, a military analyst and a fellow at the U.S.-based Foreign Policy Research Institute.

A general view shows the headquarters of the Ukrainian Ministry of Foreign Affairs in Kiev, Ukraine March 26, 2018. REUTERS/Valentyn Ogirenko/File Photo  
A laptop screen displays a warning message in Ukrainian, Russian and Polish, that appeared on the official website of the Ukrainian Foreign Ministry after a massive cyberattack, in this illustration taken January 14, 2022. REUTERS/Valentyn Ogirenko/Illustration

## Editor’s Choice



Paramedics help people injured at the site of a trailer accident that left at least 49 people dead, most of them migrants from Central America, in Tuxtla Gutierrez, in Chiapas state, Mexico. REUTERS/Jacob Garcia



A man rides a kayak on a flooded road, following heavy rainfall in Pamplona, Spain. REUTERS/Vincent West



Rescuers dig a damaged building, believed to be a mosque, during an operation at an area which was affected by the Mount Semeru volcano eruption in Sumberwuluh, Candipuro district, Lumajang, East Java province, Indonesia. REUTERS/Willy Kurniawan



A man reacts as a paramedic takes a swab sample, to be tested for the coronavirus from a window at the School of Nursing in Jinnah Postgraduate Medical Centre (JPMC) in Karachi, Pakistan. REUTERS/Akhtar Soomro



Former U.S. Senator Elizabeth Dole cries on the casket of her husband, former Senator Bob Dole (R-KS) as he lies in state in the Rotunda of the U.S. Capitol on Capitol Hill in Washington. Andrew Harnik/Pool



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



## Omicron Could Burn Through The U.S. Potentially Hastening The Pandemic’s End, Says Expert



A Covid-19 testing booth in New York City on December 21, 2021. (Photo/Ed Jones | AFP | Getty Images)

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

Just weeks ago, the U.S. was on track to end the pandemic in 2022. Then, omicron hit — throwing scientists’ projections into disarray. The rapidly spreading Covid variant is now responsible for 73% of U.S. cases, a rate which White House chief medical advisor Dr. Anthony Fauci called “unprecedented” during a Good Morning America appearance on Tuesday. Now, some researchers say omicron could actually hasten the virus’ transition from pandemic to endemic, albeit with large numbers of illnesses and potential deaths along the way. The theory: Due to omicron’s high rate of transmission and danger to unvaccinated and non-boosted people, hospitalizations and deaths could rise significantly in the coming weeks and months — but survivors could emerge with a degree of so-called “natural immunity” that could help protect against Covid’s next variant of concern. “As all the public health folks have been saying, it’s going to rip right through the population,” says Dr. David Ho, a world-renowned virologist and Columbia University professor. “Sometimes a rapid-fire could burn through very quickly but then put itself out.” Notably, natural immunity isn’t nearly as reliable as vaccine-enabled immunity. Roughly 62% of the U.S. population is fully vaccinated as of Wednesday, according to the Centers for Disease Control and Prevention. Only 30% of those people have received a booster dose, crucial for bol-

stering protection against omicron.



Doctor explains how omicron variant could speed up end of COVID pandemic | (Courtesy Fox News)

It’s a “speculative” theory, Ho says, based on how most viruses typically act — and Covid has certainly taken some unpredictable turns over the past two years. But the possibility has been discussed among infectious disease experts for some time. Dr. Bruce Farber, chief of infectious diseases at New Hyde Park, New York-based hospital network Northwell Health, says the “best-case scenario” would be a highly contagious Covid variant that doesn’t make most people particularly sick, and creates some level of temporarily baseline immunity in the U.S. “It could certainly help end large spikes of deadly Covid with high hospitalizations,” Farber says. Omicron is highly contagious, but its influence on hospitalizations and deaths is yet unconfirmed by researchers. In South Africa, where

# BUSINESS

the variant was first detected last month, hospitalizations and deaths have remained relatively low despite a sharp rise in new Covid cases — but experts warn that the country’s vaccination demographics and hot December weather could be influencing that trend. Still, as long as large portions of the world remain unvaccinated, Covid will keep spreading and mutating, Farber says. That means the pandemic’s future timeline is highly uncertain, even as experts broadly agree that Covid will eventually become an endemic and potentially seasonal disease. Dr. Timothy Brewer, a professor of medicine in the division of infectious diseases at the David Geffen School of Medicine at UCLA, is one of those experts: Covid isn’t ever going to disappear completely, he says.



Rather, people will have to learn to live with it. Regular vaccinations and antiviral pill treatments could combine with infection-born immunity to make Covid outbreaks significantly less severe in the coming years — not unlike how doctors manage the flu, an endemic seasonal disease that has caused multiple pandemics over the past century. “This virus is so well adapted for human-to-human transmission that it’s never going to away,” Brewer says. “There will be periods when there will be more cases and [fewer] cases, just like it occurs with influenza every year.” (Courtesy cnbc.com)

**Related**  
**Omicron infections often start with a scratchy throat, doctors say — evidence of the changing nature of COVID-19 symptoms**



Dr. Carlos Ramirez conducts an examination on Juan Perez, 50, in Oakland, California, on May 12, 2020. (Photo/Jessica Christian/The San Francisco Chronicle/Getty Images)

**Key Points**  
**Sore throat appears to be a common, early symptom of an Omicron infection.**

**Patients in South Africa, the UK, and the US reported scratchy throats prior to other symptoms.**  
**Omicron could infect the throat before the nose, unlike other variants, some experts say.**  
At the end of December, Dr. Jorge Moreno and his colleagues were monitoring five COVID-19 patients per day at their outpatient clinic in Connecticut. Then last week, “things exploded,” Moreno said. The clinic had nearly 100 COVID-19 patients as of Monday, he said, driven largely by the rapid spread of the Omicron variant. Many of those new patients reported the same ailment: a dry, sore throat that caused sharp pain when they swallowed and seemed to appear before most other COVID-19 symptoms. “It’s a very prominent symptom,” Moreno, an assistant professor of medicine at Yale School of Medicine, told Insider. “It’s not like a little tickle in the throat. If they’re reporting it, they’re saying that their throat feels raw.” Doctors in Norway, South Africa, and the UK have similarly identified a sore or scratchy throat as a distinguishing symptom of Omicron. At a December news briefing, Ryan Noach, CEO of Discovery Health, South Africa’s largest private health insurer, said Omicron patients commonly report a scratchy throat first, followed by nasal congestion, dry cough, and body aches. Moreno, by contrast, said sore throat often “comes hand in hand with sinus congestion and headache.” Data from the Zoe COVID Symptom Study, which uses a smartphone app to log how hundreds of thousands of people are feeling every day across the UK, suggests that sore throats are a common, early symptom of Omicron. In a video on December 22, the study’s principal investigator, Tim Spector, said around 57% of people with Omicron reported sore throats.



An analysis of an Omicron outbreak at a Christmas party in Norway found that 72% of infected people developed a sore throat, which lasted about three days, on average. Most of the infected people were vaccinated with two doses of an mRNA vaccine. Moreno said most patients at his clinic are vaccinated, which explains why their symptoms tend to be milder and relatively short-lived. “You see this gradient and you can tell how they’re doing based on what their vaccination status is,” Moreno said. For people who’ve been boosted, “it’s almost like an old cold —

the sinus symptoms, the sore throat,” he said. “A couple days later, they’re ready to go back to exercising or doing their regular activity.”  
**Omicron might infect the throat before the nose**



**A woman uses a swab to take a sample from her mouth at an NHS Test and Trace Covid-19 testing unit at the Civic Centre in Uxbridge, Hillingdon, west London, on May 25 2021. (Photo/ADRIAN DENNIS/AFP/Getty Images)**

Though sore throats were common among vaccinated people with Delta infections, the symptom appears even more prevalent with Omicron. “One of the things we know with Omicron is that it seems to have a different set of symptoms as opposed to other variants,” Dr. Andy Pekosz, a virologist at the Johns Hopkins Bloomberg School of Public Health, told Insider. “Most notably, loss of smell was something that many people used to report with COVID-19 symptom onset,” he said. “With Omicron, that doesn’t seem to be reported much at all. Conversely, [there’s] much more talk about coughs and scratchy throats with Omicron.” The variant’s unique symptoms “may reflect perhaps a change in where this virus is infecting in your respiratory tract or how well it’s infecting certain cells in your respiratory tract,” Pekosz added.



Some disease experts have suggested that Omicron could infect the throat before it infects the nose, whereas other variants preferred to set up camp in the nasal passage first. “When you hear the same anecdotes from people that say a lot of them have a scratchy throat, it is probably because that’s where the highest concentration of the virus is at that point,” Irene Petersen, an epidemiology professor at University College London, told Insider. A small study released Wednesday by a team of US researchers found that the viral load from an Omicron infection peaked in saliva one to two days before it peaked in nasal swabs, which may explain why adding a throat swab to a rapid test could increase its accuracy. (Courtesy businessinsider.com)

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# COMMUNITY

## Ancient History Of Asian Culture Came Alive At The Annual Texas Lunar New Year Festival

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



The Chinese New Year, Lunar New Year or Spring Festival, as it’s been called since the 20th century, remains the most important social and economic holiday in China, and today is celebrated by Chinese people and people of other cultures and ethnic origins all around the world. This most happy, joyful and ancient of all holiday for Chinese all started out of fear, according to centuries-old legend. While the origins of the New Year celebration varies from teller to teller, all legends include the story of a terrible mythical monster who preyed all the villagers of the land. The lion-like monster’s name was Nian (年) which is also the Chinese word for “year.” The stories also all include a wise old man who counsels the villagers to scare off the evil Nian by making loud noises with drums and firecrackers and hanging red paper cutouts and scrolls on their doors because, for some reason, the Nian was very fearful of the color red. As legend has it, the villagers took the old man’s advice and the Nian was conquered. So on the anniversary of the date, the Chinese recognize the “passing of the Nian” known in Chinese as guo nian (過年), which is shared with the new year celebrations.



Today, Chinese New Year is celebrated in China and in countries and territories with significant Chinese populations, including Hong Kong, Macau, Singapore, Thailand, Indonesia, Malaysia, Taiwan, Mauritius, The Philippines and China Towns all over the world.

### Based On The Lunar Calendar

The date of Chinese New Year changes each year because it is based on the lunar calendar. While the western Gregorian calendar is based on the earth’s orbit around the sun, China and most Asian countries use the lunar calendar that is based on the moon’s orbit around the earth. Chinese New Year always falls on the second new moon after the winter solstice. Other Asian countries such as Korea, Japan and Vietnam also celebrate new year using the lunar calendar. Originally tied to the lunar-solar Chinese calendar, the holiday was a time to honor household and heavenly deities as well as ancestors. It was also a time to bring family together for feasting. With the popular adoption in China of the Western calendar in 1912, the Chinese joined in celebrating January 1 as New Year’s Day.

China, however, continues to celebrate the traditional Chinese New Year, although in a shorter version with a new name—the Spring Festival. Significantly, younger generations of Chinese now observe the holiday in a very different manner from their ancestors. For some young people, the holiday has evolved from an opportunity to renew family ties to a chance for relaxation from work.



**Houston Mayor Sylvester Turner (center) joined Southern News Chairman Wea H. Lee and participants in the 21st Annual Texas International Lunar Festival in 2017.**

Today the spirit of the Traditional Chinese New Year lived on in the 26th Annual Texas Lunar New Year Festival (www.texaslunarfest.net held live online this year due to the Covid-19 pandemic. This is the largest celebration of Asian culture in the south central part of the United States.



**Lunar Festival Dragon Dance in the 1920’s in the U.S.**

This year’s Festival had an international theme highlighting the many counties and cultures of the world and included international entertainment, acrobats, lion dances,



**Zesty Traditional German dancing was part of this year’s Festival.**

We not only celebrated an important part of Asia, but we also included international performances. In the Chinese lunar calendar a different animal or mythological beast represents every year in a twelve-year cycle. The year of 2022 is the Year of the Tiger.

At the annual Texas Lunar Festival, we celebrate the impressive qualities of every culture while celebrating the Asian Lunar New Year. For the past 26 years, community leaders and volunteers have worked hard to promote

Thanks to the remarkable success of previous festivals, we have expanded this year’s festival! Our commitment to cultural diversity and the promise of a stronger tomorrow starts at our festival. The success of previous festivals has proven our dedication and enthusiasm to expand above and beyond our former festivals.



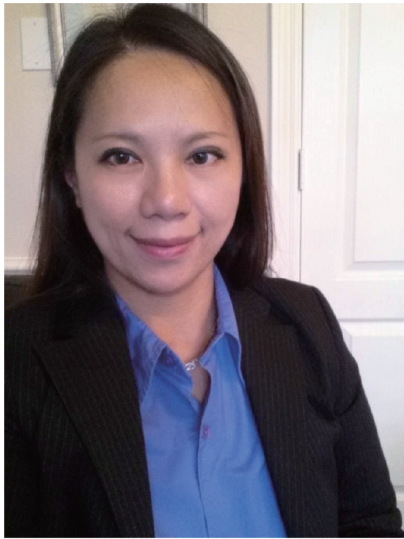
Thousands of citizens across the great State of Texas visit our festival every year. From the exciting entertainment to the remarkable cuisine, the Texas Lunar Festival not only celebrates Houston...but every culture across our beautiful planet. Since 1979, Southern News Group has not only built the largest Asian media complex in the southwestern United States, but has also reached out to the broader community of southwest Houston with programs that respond to the growing ethnic diversity of this unique section of one of America’s fastest growing cities. We have initiated and been the driving force behind many community projects, programs and events that include the Texas Lunar New Year Festival, the McDonald’s Education Workshops, the Texas African Summit, the ITC Education Initiative and have aired many more educational, cultural and business-related television programs on our digital television station, STV 15.3, as well as having hosted over 200 international business related meetings and events at our International Trade Center.



The 26th Annual Texas Lunar Festival was hosted by Southern News Group, Chinese New Year Festival, Inc., the International Trade Center, the International Management District and STV 15.3.



# 如何在美國建立自己的人生事業(中)



作者:陳昭菁律師

上期我們談到許多在美國的華人，如果打算購買現成的生意行號，例如頂讓餐廳、店面生意等等，應該要注意哪些法律事項。這期我們談到最好設立一個公司來進行交易買賣，以及做為將來營業的主體。

有人問，一定要設立 LLC (limited liability company) 嗎？用 DBA (doing business as) 不行嗎？

很多人都有這個問題，到底 LLC 和 DBA 有什麼不同呢？大致上，LLC 具有法律上人格 legal entity，所有的責任和債務，除非公司所有人做個人擔保，否則以公司的資產為限，所以我們稱為股份有限公司，或者是責任有限公司。DBA 沒有法律人格，所有的法律責任會轉到個人的身上。

我建議，如果打算頂讓生意來自己經營，或者是和合夥人經營，都建議申請一個公司，用這一個公司的名義和房東簽訂一份新的租賃合約，或者是承接原來賣方的租賃轉讓合約，



並用這個公司來做完成頂讓生意的交易。

即便是小宗生意頂讓買賣，務必請有經驗的商業律師準備適合自己的法律文件、和相關的買賣合約，最起碼也要諮詢律師審閱合約，最好是買賣各方聘用各自的律師，不要共用一個律師，以免發生利益衝突。同理可證，商業經紀 business broker 也不要共用一個經紀人 agent，以避免雙方代理的利益衝突。

重點戲上場了，頂讓生意，買賣雙方必須簽一個交易合約，有一些律師使用買賣合約 sales agreement，有一些律師這是稱為資產買賣合約 asset purchase agreement。名稱稍有不同，但是注意的事項卻是一致的。

為什麼不是把賣方的公司買下來呢？在少數的情況下，有可能考慮把公司整個買下來；但不建議用公司買

賣股份的方式來做生意的頂讓，因為承接整個公司，也將承接所有的法律責任。比較常見的是資產買賣，例如頂讓餐廳，除了餐廳的現有機器設備、生財工具，裝潢家具，冰櫃，油鍋、還有一些無形資產，譬如客戶名單、連鎖店合約、商標、商譽...等。舉例來說，以目前的勞工局罰單，如果在合約上明定只購買資產機器設備，不承接債務，有不同的聯邦稅號，那麼前老闆的未繳納罰單，新老闆不需負責。(待續)

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## 福奇博士有信心在美國 Omicron 傳染病將在 2 月達到頂峰 以色列第四次疫苗注射提高 60 多歲對嚴重疾病的抵抗力

(休士頓/秦鴻鈞報導) 美國頂級傳染病專家福奇博士週日表示，他對大多數州在 2 月中旬之前達到 Omicron 病例高峰的前景充滿信心。福奇說，在東北部和中西部上游的一些州，Omicron 病例已經達到頂峰並急劇下降，但南部和西部各州的病例仍在上升。他警告說：在美國尚未完全接種疫苗或未接種加強劑的地區，住院治療可能會帶來更多的痛苦和折磨。福奇說希望感染水平低於他所說的控制區域。福奇說，希望未來的變體不會擾亂社會或造成對廣泛嚴重後果的恐懼，但美國仍應為最壞的情況做好準備。

他警告說：在美國尚未完全接種疫苗或未接種加強劑的地區，住院治療可能會帶來更多的痛苦和折磨。福奇說希望感染水平低於他所說的控制區域。

隨著拜登政府開始向美國人提供免費的新冠病毒測試並在全國範圍內提供免費口罩，福奇說，這些保護措施可能有助於將未來的變體危害保持在較低水平。福奇說目前還不清楚是否會推薦額外的第四次加強疫苗注射，因為科學家們仍在

試圖確定第一次加強疫苗注射提供多少保護。但是，他說我希望第三次增強疫苗注射將提供更大的保護持久性。

新型冠狀病毒病，Omicron 變種病毒疫情肆虐全球，以色列雖開始針對部分族群開打第 4 劑疫苗。

據外媒報導，以色列的希巴醫療中心發現打完 4 劑疫苗的人抗體數量會再增加，即使它可能不會 100% 消除感染病例，但甚至比打第 3 劑時還高，針對先前的病毒株非常有效。

與此同時，以色列衛生部週日表示，在以色列為 60 歲以上的人接種第四劑新冠病毒疫苗後，他們對嚴重疾病的抵抗力是同年齡組接種三次疫苗的人的三倍。衛生部還表示，第四劑或第二劑加強劑使 60 歲以上的人對感染的抵抗力是接種三針疫苗的年齡組的兩倍。以色列 Sheba 醫療中心上週一發表的一項初步研究發現，第四針將抗體提高到比第三針更高的水平，但可能沒有達到完全抵禦高度傳播的 Omicron 變體的程度。



美國頂級傳染病專家福奇博士週日表示，他對大多數州在 2 月中旬之前達到 Omicron 病例高峰的前景充滿信心

## 社會保障是最受爭議的項目需要克服一些主要障礙



社會保障是美國最受爭議的社會項目之一。除了哲學和政治討論之外，社會保障在未來幾年面臨問題還有結構和經濟原因

(休士頓/秦鴻鈞報導) 社會保障是美國最受爭議的社會項目之一。除了哲學和政治討論之外，社會保障在未來幾年面臨問題

題還有結構和經濟原因。社會保障需要克服的一些主要障礙包括：低利率，退休人員壽命更長，受益人太多，沒有足夠的工作人員，富有的人更長壽，美聯儲低息策略，經濟萎縮的傷害和國會沒有採取有效措施。

低利率：社會保障計劃的收入依靠投資的利率。通常，支付給社會保障系統的資源來自投資於債券和其他支付利息的優質證券。多年來，利率一直處於低位，而且似乎至少會在幾年內保持低位，社會保障計劃將受益人的收入調低。美國的預期退休人員壽命正在上升，然而，長壽導致更高的總支出，更多的資金流出會導致整個資金減少。這使得未來的受益人收到削減的付款。受益人太多：社會保障是在大蕭條時期創建的。嬰兒潮對社會保障造成影響，估計有 7000 萬嬰兒潮在 2010 年至 2030 年間退休。導致社會保障受益人的數量巨增。

工作人員不足造成收入減少：社會保障受益人太多問題的另一面是工作人員不足問題。隨著嬰兒潮受益人的增加，工人與受益人的比例正在下降。在短短幾年內，這一比例從每個受益人 2.8 名工人下降到只有 2.1 名。如果這個比率繼續下降或是保持在 2.1，社會保障將基本上永遠資金不足。

富人更長壽：較富裕的人往往壽命更長，部分原因是富人獲得醫療保健和白領工作的機會更多。由於社會保障福利是根據受益人收入最高的 30 年計算的，因此富人比低收入者獲得的福利更多。富有的受益人數量的增加，福利的支付速度會更快，從而進一步消耗社會保障儲備金。

美聯儲設定了聯邦基金利率，許多其他利率都以此為基礎，利率長期保持低水平的原因是美聯儲。截至 2021 年 6 月，美聯儲已宣布打算將利率保持在接近於零的水平，至少到 2023 年，低利率導致社會保障計劃低收入。財政部預計在 2041 年社會保障基金貨幣資源將被耗盡。伴隨冠狀病毒大流行的經濟災難不僅傷害了工人和企業，社會保障計劃也受到影響。隨著 2020 年失業率的飆升，以及截至 2021 年 6 月沒有足夠的工人加入社會保障體系。賺取工資和繳納工資稅的工人減少，社會保障收入已大大降低。預計工資稅最終會正常化，但沒有什麼可以彌補在大流行期間經濟萎縮損失的工資稅。

如果您出生於 1960 年並打算在 2022 年申請社會保障福利，由於大流行導致 2020 年支付的工資減少，您的福利可能會永久減少。假設 2020 年社會保障局平均工資的指標下降 15%，那麼 1960 年出生的中等收入工人的年度社會保障退休福利將減少了 13%，退休期間的損失將超過 70,000 美元。

從提高社會保障退休年齡到永久削減福利或增加工資稅，許多國會提案被廣泛討論，然而，截至 2021 年 6 月，尚未對社會保障作出重大調整。