



Frank Jang

Cathay Post Board of Directors

Top, L to R: John Li, Ryan Qui, Chee Yee, Collyn Fong, Gary Chew, Roger Dong, John Peng, Richard Ow, Bottom, L to R: Steven Lee, Dale King, Tony Zhang, Jay Pon, David Y. Wong, Nelson Lum, Galin Luk, and Ed Wong

NEXT BOARD MEETING: Saturday, August 10, 2013 @ 1100 hours. All **Cathay Post** members and supporting friends are welcome. Lunch will be served immediately after the Board meeting.

Inside this issue:

From the Commander's Desk	2
The 1st Vice Commander	3
The 2nd Vice Commander	5
The 3rd Vice Commander	7
Chinese American Heroes	8-11
Veterans Success Center	12-13

Cathay Post. No. 384

American Legion

1524 Powell Street
San Francisco, CA 94133
Telephone: 415.392.2882
Fax: 415.392.2882

www.cathaypost384.org

From the Commander's Desk

Dear **Cathay Post** Members and Friends,

The American Legion's new fiscal year began on July 1st. Veterans should have received their 2014 membership renewal statements from the National headquarters. Payments as noted on the invoice coupon should be mailed directly to **Cathay Post**. Once the funds are received, we will record your name and membership number on a transmittal report which will be submitted to the Department of California for processing and updating. Support members' annual dues should also be remitted directly to the Post. Despite the per capita tax that was levied by the Department of California and rising operating costs, your board has agreed to keep the membership dues at the current level. On another note, I would encourage you to log on to myLegion.org. This will allow members to view information on file at National headquarters. This feature will also allow other myLegion members to navigate various networking tools.

I want to thank members who attended July's monthly meeting. After a "smooth sailing" meeting, members and guests were treated to a special buffet along with a whole roast pig. It wasn't just a luncheon, it was a feast. I want to take a moment to thank Natalie Parkinson of

Bristol Myers Squibb for the special catered luncheon and Dr. Clifford Wong for talking to the Post about hepatitis B. Based on the number of questions that were asked, our audience was very interested in the topic and very engaged.

Korean veterans who served along the DMZ in Korea between April 1, 1968 and August 31, 1971 are now eligible for VA health care and disability compensation benefits for Agent Orange related medical issues. On another note - Vietnam Veterans - veterans who served in the Republic of Vietnam between January 9, 1962 and May 7, 1975 have been added to Group Priority 6 according to the Veterans Health Benefits Handbook. Those members who fall into this classification and have questions, please contact one of our commanders for assistance.

If you are a veteran seeking employment, I encourage you to visit the Veterans' Success Center. The facility is now located at 1720 Market Street, near Valencia Street, in San Francisco. There are daily job listings coming in from local employers, and veteran friendly employers seeking job candidates. There is a professional resume development program from experienced professionals and skilled resume writers. At the Center, you can obtain technical assistance regarding online VA benefits and

college admissions. There are also referrals to seminars, computer labs with Microsoft Office software applications, training opportunities and a network of organizations, all designed to support you in any capacity to obtain employment.

It is with sadness that I report to you, the passing of two of our life (PUFL) members of **Cathay Post** No. 384. Comrade Woo Hom was a member for over 62 years; Comrade Benjamin Louie was a member for over 65 years. On behalf of the board members, fellow veterans, and supporters of our Post, we extend our deepest condolences to the Hom and Louie families.

The September newsletter will be issued later than usual. This is because several contributing writers will be attending the American Legion's National Convention in Houston. On my agenda, I will be meeting with the 2011-2012 National Commander Fang A. Wong, to discuss a number of legionnaire topics. He is truly a loyal supporter of our Post. We will have some news coverage of the convention in the September issue along with additional news information in the October issue.

Thank you for your continued support of our Post.

Respectfully yours,
Commander David Y. Wong

From the 1st Vice Commander

The summer months tend to be the most chaotic months for my family. What to do with the kids when school is out? How are they going to get to their morning program? How do they get home at noon? How can I plan a work week with a schedule that changes every week? Somehow every summer, my wife and I (plus mom, Agnes) seem to figure out how to sacrifice our lives for the kids by moving our schedule around them. There are many other challenges families face in raising a child, nothing is ever easy. Our work life balance is constantly in flux.

Post 384 is no different. The Post is our extended family, there is leadership (the head of family) and the members (family). Within our Post there are many members that will give their continued service to the community and country without strings attached. Others use the Post for their own personal reasons.

As the 1st Vice Commander, I want to reiterate that my goal is to serve you. I want to be able to provide the resources and guidance to make each member, my extended family, a better person. I want to make Post 384 a better place each and every day. From the older members, I want to learn from your experience to avoid as many wrong turns, as possible; if there is something you need, please tell me. From



the younger members, we need your strength and zeal; if there is something you need, please tell me. My kids, my wife and my mother constantly tell me what they want, so should you. If it is within my abilities, resources and morals, I will support your efforts.

My goals may not align 100% with yours, but it would please me to see you succeed in whatever you pursue. Nothing is ever perfect.

Speaking about not being perfect....how about the United States Constitution. The original document was signed in 1787 and enacted in March 1789. Six months later, 10 amendments were proposed for adoption! It took nearly another 2 and half years to enact these changes:

Amendment 1
Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the government for a redress of grievances.

Amendment 2
A well regulated militia, being necessary to the security of a free state, the right of the people to keep and bear arms, shall not be infringed.

Amendment 3
No soldier shall, in time of peace be quartered in any house, without the consent of the owner, nor in time of war, but in a manner to be prescribed by law.

Amendment 4
The right of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated, and no war-

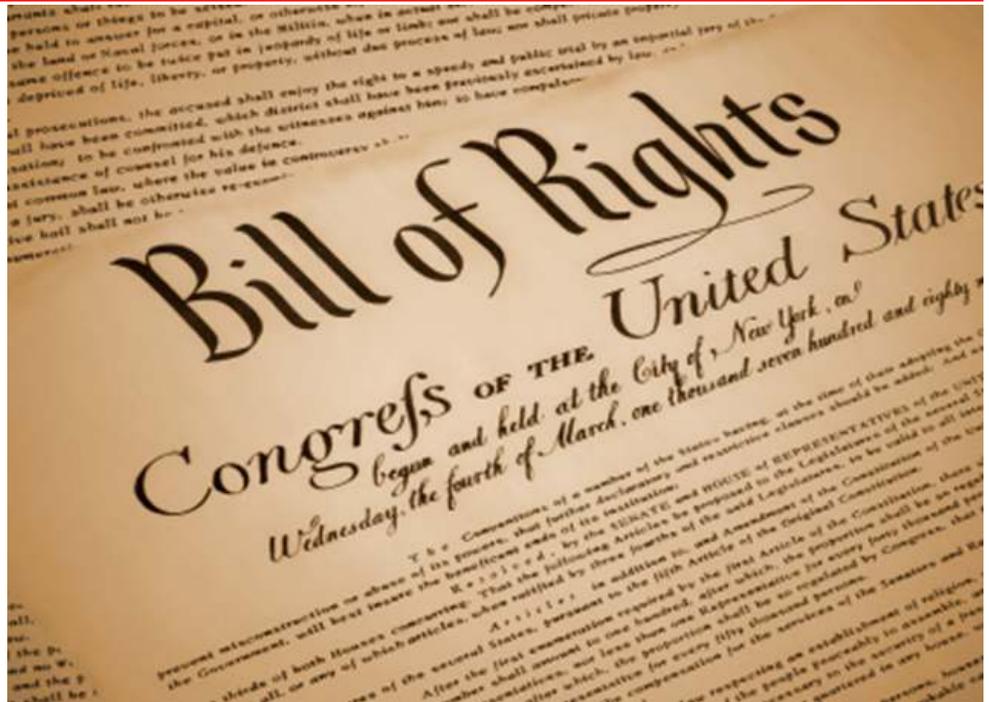
From the 1st Vice Commander

rants shall issue, but upon probable cause, supported by oath or affirmation, and particularly describing the place to be searched, and the persons or things to be seized.

Amendment 5
No person shall be held to answer for a capital, or otherwise infamous crime, unless on a presentment or indictment of a grand jury, except in cases arising in the land or naval forces, or in the militia, when in actual service in time of war or public danger; nor shall any person be subject for the same offense to be twice put in jeopardy of life or limb; nor shall he be compelled in any criminal case to be a witness against himself, nor be deprived of life, liberty, or property, without due process of law; nor shall private property be taken for public use, without just compensation.

Amendment 6
In all criminal prosecutions, the accused shall enjoy the right to a speedy and public trial, by an impartial jury of the state and district wherein the crime shall have been committed, which district shall have been previously ascertained by law, and to be informed of the nature and cause of the accusation; to be confronted with the witnesses against him; to have compulsory process for obtaining witnesses in his favor, and to have the assistance of counsel for his defense.

Amendment 7
In suits at common law, where the value in controversy shall exceed twenty dollars, the right of trial by jury shall be preserved, and no fact tried by a



jury, shall be otherwise reexamined in any court of the United States, than according to the rules of the common law.

Amendment 8
Excessive bail shall not be required, nor excessive fines imposed, nor cruel and unusual punishments inflicted.

Amendment 9
The enumeration in the Constitution, of certain rights, shall not be construed to deny or disparage others retained by the people.

Amendment 10
The powers not delegated to the United States by the Constitution, nor prohibited by it to the states, are reserved to the states respectively, or to the people.

Enacted in 1791, 15 years after the Declaration of Independence, these 10 ad-

menedments are also known as the Bill of Rights. (http://uspolitics.about.com/od/usgovernment/a/bill_of_rights.htm)

With your help, Post 384 will continue to grow. You can reach me at 415-409-8858 or jpon@jps.net.

**All the Best,
Jay Pon,
1st Vice Commander**

From the 2nd Vice Commander

First and foremost, remember when I announced that I finally caught that elusive Marlin back in January? It has taken forever, but I finally was able to obtain video of that catch. I am attaching a few of the photos from that video so you can all appreciate the magnificence of what Mother Nature has created. By the way, I caught it and then released it.

July is mid-year. The members of the Executive Board are busy mapping out the activity schedule for the remainder of the year. While we just celebrated our 82nd anniversary, we still have some major events coming up. Once again, we will need your participation.

Columbus Day is fast approaching and Cathay Post has been a participant in the past parades. We need some of you to take charge of organizing the Cathay Post detail. In the past, we've had color guards and convertibles carrying the queens and princesses. We should start discussing our involvement and your volunteering now so that we can be ready. We are opened to ideas that you might have to enhance our participation. Even though the Blue Angels will not be performing this year due to the sequestration, there will still be a Fleet-Week celebration. Cathay Post plans on continuing our traditional feeding of the troops and sailors. It has been one of the most gratifying events of our Post and your assis-



tance with this event will be needed.

By the way, in order to feed the troops and sailors, our Post facility needs to be readied. There are mandatory upgrades that we must make in order to be in compliance with the building codes and to satisfy insurance requirements.

We must also settle the issues surrounding the current lease so that some of the

(Continued on page 6)



From the 2nd Vice Commander

planned improvement projects can begin.

The Veterans Day parade is scheduled for Sunday November 10th, a day before Veterans Day. While Cathay Post has never participated in this event in the past, I would like for you to give it some thought and decide if we should participate in the parade.

The Veterans Memorial project (located between the War Memorial Veterans Building and the Opera House) is progressing along and has targeted its ground breaking for November 6th, 2013. I will keep you all informed as we near that day and as more information becomes available. When completed, this will be a memorial that all veterans can be proud of. There is also a Korean War memorial that is being erected near the entrance to the Presidio Cemetery. The ground breaking ceremony was held on July 27, 2013.

In the latter part of August, a group of Cathay Post members will be traveling to Houston for the American Legion National Convention. This will be my fourth trip and the second as a delegate. It is important to participate at this level so we get to learn first-hand some of the issues of national interests. I am looking forward to seeing you at our next monthly meeting

Nelson Lum,
2nd Vice Commander,
Chair, ALWMC



Professional Event Photography by Frank Jang

Professional Event Photography by Frank Jang

*(office) 650-871-7831
(cell) 650-438-1724*

email: frankjang888@gmail.com

*Quality work, Fast turn-around,
Reliable & Reasonable Prices*



From the 3rd Vice Commander

I'm back! Putting together a newsletter, is very time consuming. You can ask the Post's Adjutant Tony Zhang or the founder of the Post's newsletter, Roger Dong. I know it from personal experience. With my team, I ran the newsletter for about 18 months [taking over the newsroom from Roger] before I took a short break. Since then, Adjutant Zhang has been doing a wonderful job. Roger, Tony and I can confirm: to get you the best product, it takes teamwork, cooperation, innovative ideas and someone to put "ink to paper" and then someone to "edit" the "ink to paper." After my short break, I convinced myself that I needed to get back in the fold. I want to introduce you to the Post's new newsletter team. I'll be serving as editor, editing the fine work from our contributors [many thanks in advance to our fine commanders and our Chief Reporter Mr. Roger Dong]. Secretary John Li, Adjutant Tony Zhang and support member Mike Louie will be working on layout. With this very experienced team in place, we expect to give you the best and most informative newsletter possible. However, we can't do it without your help. Please let me or any

of the commanders know if you want to submit any articles or photos [with captions]. While we reserve the right to edit for content [appropriateness], grammar and brevity, we look forward to the opportunity to make this newsletter a forum for everyone to receive and communicate newsworthy events. You will need to send your submission to me [galinluk@hotmail.com] by the first of the month, to meet the deadline for that month's newsletter.

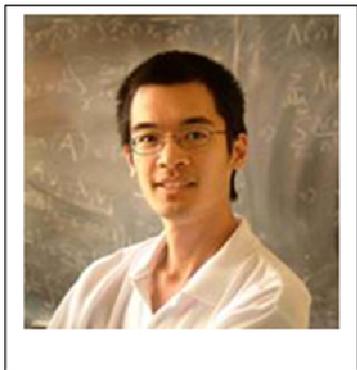
What have I been up to? Trying to figure out how we can recruit the many qualified veterans to Join Cathay Post 384. I'll be meeting with our vice commanders soon to discuss some ideas, including accepting Comcast's very generous offer of going on their cable network show and visiting some of the local college campuses. I encourage you to share with me your thoughts? Keep in mind, if you have a veteran friend who is not a member, you should invite him or her to join!

Galin Luk,
3rd Vice Commander



Our Newest American Hero - is Chinese from Australia who grew up watching Sesame Street.

Congratulations to our newest Hero –Dr Terrence Tao, “The Tao of Math.”



Name in English: Terence Chi-Shen Tao

Name in Chinese: 陶哲轩 [陶哲軒]

Name in Pinyin: Táo Zhéxuān

Gender: Male

Birth Year: 1975

Birth Place: Adelaide, Australia

Terrence Tao

Profession: Professor of Mathematics.

Education: Bachelor of Science (Honors), Mathematics, Flinders University [Australia], 1991; Master of Science, Mathematics, Flinders University, 1992; Ph.D., Mathematics, University of California, Los Angeles, 1996.

Awards: 2012, Crafoord Prize (Mathematics), Royal Swedish Academy of Sciences; 2010, Nemmers Prize, Northeastern University; 2010, King Faisal International Prize (Mathematics), King Faisal Foundation; 2010, George Pólya Prize, Society for Industrial and Applied Mathematics; 2008, Onsager medal, Lars Onsager Lecture; 2008, Alan T. Waterman Award, National Science Foundation; 2005, Ostrowski Prize, Ostrowski Foundation; 2007, MacArthur Fellowship, MacArthur Foundation; 2007, SASTRA Ramanujan Prize, Shanmugha Arts, Science, Technology & Research Academy; 2006, Fields Medal, International Mathematical Union; 2005, Australian Mathematical Society Medal, Australian Mathematical Society; 2002, Bôcher Memorial Prize, American Mathematical Society, 2000, Salem Prize, Salem Prize Committee; 1992, Fulbright Postgraduate Scholar, Australian-American Fulbright Commission; 1988, Gold Medal, International Mathematical Olympiad; 1987 Silver Medal, International Mathematical Olympiad; 1986, Bronze Medal, International Mathematical Olympiad.

Contribution: Dr. Terence Tao and his family are great “mathematicians.” His father, Dr. Billy Tao, was a pediatrician who immigrated to Australia from Hong Kong in 1972. His mother earned a mathematics and physics degree from Hong Kong University and taught mathematics in a Hong Kong secondary school before arriving in Australia. Dr. Terence Tao’s brothers, Nigel and Trevor, have mathematics degrees.

When Terence was 2, his parents sat him in front of the television to watch "Sesame Street." As his father admitted, “We basically used ‘Sesame Street’ as a babysitter.” Terence started to use spelling blocks that his parents had bought for him to spell out words and to demonstrate simple math problems. But his father admitted he bought the blocks as toys, not for education, “You expect them to throw them around.”

Terence Tao was marked as a child math prodigy in Australia very early in his life. Terence was enrolled in a private school at just 3 1/2 years old but was withdrawn just six weeks later. He was not ready to spend so much time in school and the teacher wasn't ready to teach a child prodigy.

When Terence was finally enrolled in public school when he was 5, he was allowed to progress at his own pace in a special program developed for him by administrators, teachers, and his parents. He was "given the freedom to enjoy life" including playing bridge and experiments in music dubbing. Terence quickly advanced beyond his peers by several grades in science and mathematics but stayed even with them in courses such as English. "When I was a child in Adelaide, Australia, I loved games with clear, unambiguous rules; puzzles that were tough but fair; and the clean, abstract, simplicity of numbers and symbols. So it is perhaps not surprising that I have been drawn to mathematics for as long as I can remember." Essays though discomforted him, "I never really got the hang of that. These very vague, undefined questions. I always liked situations where there were very clear rules of what to do."

By 7 1/2 he was studying math at a local high school and by age 8 he scored a 760 out of a possible 800 on the Scholastic Aptitude Test (SAT) math section and was starting to study calculus. For a while there were discussions about accelerating Terence's education to graduate from a university as quickly as possible. His parents talked with experts in the education of gifted children and examined the often sad history of many past child prodigies (high academic achievements and acclaim by their mid-teens, asocial recluses and dropouts by twenty.) They decided to keep their son in regular schools and have college professors mentor him instead. His father said, "To get a degree at a young age, to be a record-breaker, means nothing. I had a pyramid model of knowledge, that is, a very broad base and then the pyramid can go higher. If you just very quickly move up like a column, then you're more likely to wobble at the top and then collapse."

In 1986, at the age of just 10, Terence Tao became the youngest medal winner in the history of the International Mathematical Olympiad when he took a bronze medal. The following year he won the silver medal. In 1988, he became the youngest ever to win a gold medal at the age of 13. In 1989, at the age of 14, he finally left high school and enrolled full time at Flinders University in his native Adelaide. In December 1991 he earned his Bachelor of Science degree in Mathematics with Honors and, six months later, his Masters of Science in Mathematics. In that same year, at just 16, he was awarded a Fulbright Scholarship to continue his postgraduate studies at Princeton University from which he earned his Ph.D. at the age of 20 in 1996.

He then became an assistant professor at the University of California, Los Angeles (UCLA) and was a full professor by 24, the youngest full professor in the history of the university.

Dr. Terence Tao has explored many different fields of mathematics and been consulted about numerous scientific and mathematical problems by his peers. One field that especially interested him were prime numbers, numbers greater than 1 that have no positive divisors other than 1 and itself. A simple mathematical concept but at the root of such complicated fields were cybersecurity, cryptanalysis, and codebreaking. When you transmit your credit card number or other sensitive information electronically a prime number key is always involved to keep that information safe. The Green-Tao theorem of 2004 looked at prime number progression and proved that it is always possible to find in the infinity of integers, a progression of any length of equally spaced prime numbers. This had been a problem tormenting mathematicians for over 2,300 years since the Greek mathematician, Euclid, pondered the problem in 300 BC.

In 2004, Professor Emmanuel Candes, then an applied mathematician at the California Institute of Technology, presented Dr. Tao with the problem of reconstructing images with the least possible information. Today's digital cameras record several million pixels then use a compression algorithm to reduce the amount of data in the picture for efficient storage and transmission. Why couldn't a camera start with the compressed data first and make the process faster and more efficient?

Dr. Tao responded the next day with a new and complex algorithm that allowed an accurate picture to be created from just a small sample of data. The field of compressive sampling was born. Work is already being done to develop a new MRI for medical and scientific purposes using the new algorithm. The US Department of Defense is also very interested in the research. Their idea is to drop many small and very stupid one-pixel cameras each transmitting their tiny bit of data to a computer which can then assemble a very complete picture of any area. Possible national security applications could also include faster digital recognition at airports and other checkpoints. Another field could be more compressed and faster data storage and retrieval with obvious commercial and military applications worth billions of dollars.

In 2009, Dr. Terence Tao, became a dual American-Australian citizen.

Publications:

From 1996 to 2013, Terence Tao has published, submitted, or co-authored over 250 articles in mathematics. He is also the author of eight books on mathematics.

External Links:

<http://www.math.ucla.edu/~tao/>

<http://www.math.ucla.edu/~tao/preprints/cv.html>

<http://terrytao.wordpress.com/>

<http://www.cnn.com/2010/OPINION/04/23/tao.who.am.i/index.html>

http://www.nytimes.com/2007/03/13/science/13prof.html?_r=0&pagewanted=all

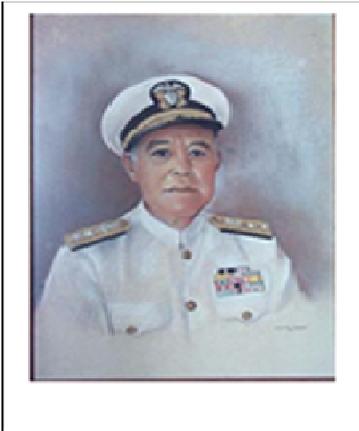
<http://www.smithsonianmag.com/science-nature/tao.html>

<http://www.youtube.com/watch?v=e2V5U8Gwebc>

Chinese American Heroes

CHINESE AMERICAN HEROES
chineseamericanheroes.org

This month's veteran and American Military Hero is a Chinese American World War II Navy hero.



Name in English: Gordon Pai'ea Chung-Hoon

Name in Chinese: 鍾雲

Name in Pinyin: Jung Yun

Gender: Male

Birth Year: 1910-1979

Birth Place: Honolulu, Hawaii

Profession: Federal Government, Military Officer, USN Rear Admiral.

Education: 1934, US Naval Academy, Annapolis.

Awards: Admiral Chung-Hoon [while serving at the rank of Commander] was awarded the [Navy Cross](#) and [Silver Star](#) for conspicuous gallantry and extraordinary heroism as commanding officer of [USS Sigsbee \(DD-502\)](#) from May [1944](#) to October [1945](#); in 2003, an Aegis Class guided missile destroyer, USS Chung-Hoon (DDG-93), was named in his honor.

Contribution (s): Gordon Chung-Hoon's father, William Chung-Hoon Jr., was a County Treasurer in Hawaii and his mother, Agnes Punana, a native Hawaiian. While attending the United States Naval Academy, Admiral Chung-Hoon gained recognition as the football team's halfback and punter during which time his team broke an eleven year winless streak against Army. At the time of the Pearl Harbor Attack, Admiral Chung-Hoon was attached to the USS Arizona. He then commanded the USS Sigsbee from May 1944 to October 1945 and was honored with a Navy Cross and Silver Star for his leadership on the USS Sigsbee during two battles in 1945.

In the first battle, the Sigsbee helped shoot down twenty Japanese fighters while screening a carrier strike force off Kyushu. In the second battle, the Sigsbee suffered a kamikaze attack in Okinawa, disabling the destroyer's port engine and steering control. Instead of ordering an evacuation, Admiral Chung-Hoon rallied his men. The Sigsbee continued to fire at enemy planes effectively as it struggled back to port.

Admiral Chung-Hoon retired from the Navy in 1959 at the rank of rear admiral and was appointed by Hawaii's governor as the director of the state Department of Agriculture.

External Links: en.wikipedia.org/wiki/Gordon_Pai'ea_Chung-Hoon

goldsea.com/Personalities/Inspiring/chunghoon.html

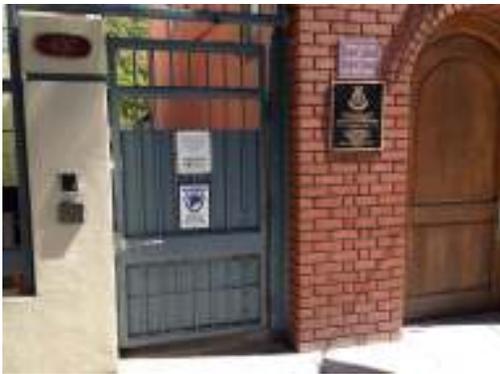


VETERANS SUCCESS CENTER

407 - 9th Street, and 1720 Market Street, San Francisco, CA 94103

(415) 926-5090

Fellow Veterans and spouses, the **Veterans Success Center (VSC)** recently moved out of our Veterans Building to two convenient locations near Civic Center. Location Alpha is at the Salvation Army Harbor Lights Center on 9th Street and Harrison. Location Beta is located at 1720 Market Street and Valencia/Gough/Octavia.



Location Alpha

407- 9th Street



Location Beta

1720 Market Street

If you are a veteran or spouse of a veteran looking for work, we have jobs for you. Yes, if you want to work and want a job interview, we can help make that happen. Here are some summaries of some job postings you will find at the **VSC**.

Many Bay Area companies are hiring for security positions. Your experience here could be a perfect springboard for a law enforcement career. Speaking of which, the police departments in San Francisco, San Mateo and San Jose and the San Francisco Sheriff's office are hiring.

Hotels including the Marriott, IHG, and Palace Hotel are hiring for different positions in San Francisco.

Wells Fargo Bank, Chase Bank, Bank of America, US Bank are hiring tellers and other positions.

Financial services organizations including Mass Mutual and Prudential are seeking veterans for admin, financial advisor and other positions.

The City of San Francisco is hiring in many departments for many different types of jobs.

Bay Ships, an Alameda company that provide maintenance services for commercial and government ships in the Bay Area, is hiring, mainly power painters, power welders [and other positions].

Veterans Success Center

The US Forestry Service is hiring for many different positions including Park Ranger and Park Engineer. As of August 1, 2013, there is an opening for a Park Engineer, GS-13, with an annual salary range \$80-90K.

High Tech companies in Bay Area are hiring candidates with strong I/T experience and skills.

And the lists go on. Incredible as it sounds, there are many jobs for qualified applicants. We don't have all available jobs listed, but we have hundreds of opportunities that have been forwarded to the VSC from our partners, including the VA Training Center, and the State of California Employment and Education Dept. The US Forestry Service sends us listings weekly.

If you are eligible for VA benefits, the VA will even fund your education to assist in making you a more attractive job candidate. A great example is **Optician**, the position that supports Optometrists, by providing glass fitting and management responsibilities for the eye doctors. The starting salary for this position is around \$30,000.00+, and openings can be found at Costco, Macy's, Wal-Mart, Target and many retail outlets that provide optometric services. Training is available in Hayward near the Hayward Bart station. For a homemaker, the optician position can be ideal as it pays well, can have flex hours and flex days, and is a steady career.

The VSC has listing for job opportunities. We need veterans to fill these positions

Wishing all job seekers a successful job hunt.

Roger S. Dong, Executive Director, Veterans Success Center, 8th District Council

The **Veterans Success Center (VSC)** is a joint project of the **American Legion**, the **VFW**, and **AmVets**, partnered with the **San Francisco County Veterans Service Organization**, the **California State Employment Development Department**, and the **Veterans Administration Training Center**.

The **Veterans Success Center** is a **Craig Newmark**, Founder of Craigslist and CraigConnects funded project for veterans. Veterans must present his/her DD-214 on the first visit to the VSC. Donations are still needed to cover the VSC's many expenses.



JED MINER & ASSOCIATES INSURANCE SERVICES, INC.

We do a lot for a few.

We are a **FULL-LINE** insurance agency.

Where would you like to **save** on your insurance?

Let us give you a **quote**.

- Over **25** years of experience
- Over **80** carriers to shop with
- Unique & innovative products
- Customized enrollment options
- Licensed in CA, ID, UT, NV & WA

Contact Us

On-line: www.insurawest.com

Available for individuals and/or groups

Toll Free: (800) 924-0234

2601 Mission Street, Suite 200
San Francisco, CA 94110
(Located in the US Bank Building)

Over the years our "Tree of Benefits" has grown...



LIFE
401K
AUTO
HOME
BONDS
FLOOD
DENTAL
HEALTH
EYE-CARE
ANNUITIES
DISABILITY
UMBRELLAS
EARTHQUAKE
SUPPLEMENTAL
MAJOR MEDICAL
CRITICAL ILLNESS
LIMITED MEDICAL
LONG-TERM CARE
SHORT-TERM CARE
MEDICARE ADVANTAGE
MEDICARE SUPPLEMENT
WORKERS COMPENSATION
SECTION 125-CAFETERIA PLANS
PART-TIME EMPLOYEE BENEFITS
COMMERCIAL LIABILITY & PROPERTY



Jed Miner
(801) 420-3372

Stacey Norris
(801) 420-4440

Leo Paiz
(415) 994-1957

Locations in Orem UT, San Francisco CA & Las Vegas NV

License #: 0H30269 (CA) 401009 (ID) 728966 (NV) 90648 (UT) 802200 (WA)

Super Reward Checking!

1.76%^{APY*}

It's super. It's rewarding. It pays. And it's always **FREE**. It's **Super Reward Checking** at Provident.

- No debit card fees and no monthly fees
- ATM fee rebates¹
- No minimum balance
- Free online and mobile banking
- Zero liability fraud protection guarantee²

Balance	APY*
\$0.01 - \$25,000	1.76%
\$25,001 and over	0.11%
Requirements not met	0%

3 simple requirements to receive the rewards:³

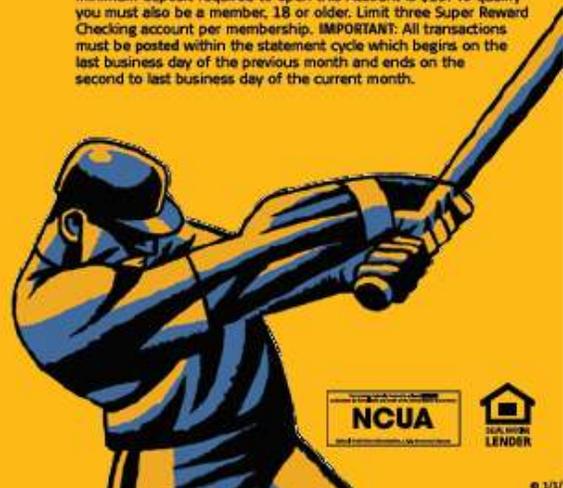
- 1) 10 Visa[®] debit card transactions per statement cycle
- 2) 1 direct deposit or automatic debit/credit per statement cycle
- 3) Receive e-Documents

* Annual Percentage Yield (APY) is effective as of January 1, 2013 and may change anytime. 1) Provident will rebate nationwide ATM surcharges imposed by the other institution, up to \$2.50 per transaction. 2) Provident accounts come with our special zero liability fraud protection guarantee that reimburses you 100% for any unauthorized electronic transactions. You are automatically covered when you report the incident promptly and meet your responsibilities for handling your account. For more information, visit providentcu.org/risk-free. 3) These are the requirements to receive 1.76% APY on balances up to \$25,000, and ATM rebates. If the 3 requirements are not met in their entirety, the APY will be 0% and no ATM rebates will be issued for that statement cycle. The minimum deposit required to open this Account is \$25. To qualify you must also be a member, 18 or older. Limit three Super Reward Checking account per membership. **IMPORTANT:** All transactions must be posted within the statement cycle which begins on the last business day of the previous month and ends on the second to last business day of the current month.



ProvidentChecking.com

(877) 728-8472



© 1/13

SFPCU Visa® SUMMER SAVINGS!



*Apply for a new SFPCU Platinum Visa and enjoy a special rate of 3.99% APR for six months on purchases made now through September 30.**

- **No annual or cash advance fees!**
- **Earn Reward points on your purchases (\$1 = 1 point)**
- **Online account access and payment**

Call 800.222.1391 or apply online at www.sfpcu.org.

3.99% APR
ON PURCHASES MADE
THRU 9/30/13



Financial Services for
First Responders

800.222.1391 • www.sfpcu.org

*APR = Annual Percentage Rate. The promotional rate of 3.99% APR is valid for new purchases made now – 09/30/13 and is applied to those purchases through the March 2014 statement cycle end date. The promotional rate will return to the variable standard purchase rate (Rate based upon Prime Rate + a Margin of 6-12%) on your April 2014 statement. For complete details, speak with a Member Services Representative. Promotional rate does not apply to cash or balance transfers. Applications are subject to terms, conditions and credit approval. You must be at least 18 years of age to apply and show ability to pay, or apply with a co-signer if you are under the age of 21. Rates, fees and terms are subject to change at any time, for current rates contact us at 800.222.1391.

Promo Code: VR613

NCUA



Your commitment is to our country. Our commitment is to you.

Exclusive to Military Servicemembers and Veterans: CHASE MILITARY BANKING¹

Just show your qualifying Military ID and open a Chase Premier Plus CheckingSM account. Then, you are entitled to receive all of the benefits of this premier account designed especially for you, America's best and bravest:

- No minimum balance requirement
- No monthly service fee
- No fees on four non-Chase ATM transactions per month²
- No fees on Money Orders, Travelers Checks, and Gift Cards³
- Discounts on other products and services⁴

Visit your nearest Chase branch or ChaseMilitary.com

ChaseMilitary.com 

CHASE 

Van Ness and McAllister
500 Van Ness Ave.
San Francisco, CA
94102
415.626.1458



1. Chase Military Banking benefits are available only on Chase Premier Plus Checking account. Deposit accounts subject to approval. We will notify you of changes to your account terms and fees.
2. No non-Chase ATM fee charged by Chase for using another institution's ATM. Usage fees may be charged by the institution that owns the ATM.
3. Gift cards not sold in CT or NJ. Gift card purchases online are \$4.95 per card for standard shipping (ships in 5-7 business days).
4. All Home Lending products are subject to credit and property approval. Rates, program terms, and conditions are subject to change at any time without notice. Not all products are available in all states or for all loan amounts. Other restrictions and limitations apply.

Home lending and deposit products offered by JPMorgan Chase Bank, N.A. Member FDIC.
© 2013 JPMorgan Chase & Co.



Executive Committee Photo taken on May, 2013

Top, L to R: Adjutant Tony Zhang, Secretary John Li, Treasurer Ed Wong; Bottom, L to R: 1st Vice Commander Jay Pon, Commander David Y. Wong, 2nd Vice Commander Nelson Lum, and 3rd Vice Commander Galin Luk





Chronicle Staff

Galin Luk is the Editor and responsible for the publication of the Cathay Post Chronicle.

Adjutant Tony Zhang, Secretary John Li, and Mr. Mike Louie are the Technical Layout Editors.

Roger Dong is our chief reporter.

The Editor welcomes article or letter submissions but reserves the right to publish, republish or not publish any submission and to edit articles or letters as appropriate. Submissions must include your name, address, and phone number. The Editor will call to verify authenticity. All submissions should be emailed to the Editor at GalinLuk@hotmail.com by the 25th day of the month preceding the next month's Newsletter.

Thanks to all our Post Commanders for contributing to this edition of our Cathay Chronicle.

Primary Business Address
1524 Powell Street
San Francisco, CA 94133

Phone: 415.392.2882
Fax: 415.392.2882

Cathay Post No. 384, American Legion, Executive Committee

Commander David Y. Wong

1st Vice Commander Jay Pon

2nd Vice Commander Nelson Lum

3rd Vice Commander Galin Luk

Adjutant Tony Zhang

Secretary John Li

Treasurer Edward Wong

Past Commander & Historian Dale C. King

