



American Legion Cathay Post 384



The Cathay Bulletin

December 2018 (Volume 18-10)

Welcome to our bi-monthly Cathay Bulletin, which is intended to provide important and useful information for our veterans between our bi-monthly national award winning Cathay Dispatch (CD), edited by Ms. Clara Pon. This Bulletin is not intended to replace the CD, but supplements it between our special CD publications. All Cathay Post members are encouraged to submit reports for future Bulletins, of interest to our veterans. Your input submissions, feedback, and comments are requested, needed and always welcome.

Important Imminent Dates to note:

Saturday, December 8 - 1100 hours, post monthly meeting at 1524 Powell St.

Saturday, January 12, 2019 - Our next monthly post meeting.

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POST EVERLASTING – DR. DALE KING

It is with great sadness that I am informing you of the passing of our beloved post member, past post commander, and a pillar of our post, Dr. Dale King. He passed away on November 26, 2018 and was 98 years of age. It had been our hope that upon the final passage of the congressional gold medal award for Chinese American Veterans of WWII in the month of December, we could honor him by sending him to Washington D.C. for the signing of this important legislation by our president. We now know that he will be watching the signing from heaven along those Chinese American Veterans who served despite the climate of discrimination they faced.

A wake is to be held on Friday, December 14, 2018 at 6 to 8 p.m. at the Green Street Mortuary. Members and support members are encouraged to attend (Legionnaires should wear their Legion cap when attending). An honor detail will be formed to fold and present the flag to Mrs. Eva King.

A memorial service will be held on Saturday, December 15, 2018 at 9:00 a.m. to 1:00 p.m. at the Green Street Mortuary. Members and support members are once again encouraged to attend. Cathay Post 384 Legionnaires are to wear their Cathay Post black long sleeve shirt, black or dark slacks (female members may wear black or dark skirt), dark color shoes, and Legion cap. Support members are to wear their Cathay Post black long sleeve shirt, black or dark slacks (female support members may wear black or dark skirt), and dark color shoes.

At the conclusion of the service (1:00 p.m.), a procession will form to take Dr. King to the burial site located in Oakland. It is optional for Cathay Post 384 members and support members if they want to participate or not. The procession, once gathered, will travel from Green Street Mortuary to the front of Cathay Post 384 headquarters where a brief stop will be made to symbolize Dr. King's last visit to our post. All members and support members are to assemble in front of our post to render a salute and bid our final tribute to Dr. King.



From the desk of Post 384 Commander Nelson Lum:

First and foremost, please allow me to take this opportunity to express my most sincere good wishes to you and your family during this holiday season. May the Lord grant you and your love ones his infinite blessings. Have a Merry Christmas and a Happy New Year.

November activities began a day after our monthly meeting. At precisely 11 a.m. on November 11 (11/11/11), all the bells within our City rung to commemorate the centennial of World War One, the war that was supposed to have ended all wars. The gathered parade units at Fisherman’s Wharf began their march around Pier 39 along Jefferson Street. There was an unusually large crowd of onlookers and they were appreciative of the efforts of the marchers. The reviewing stand at Alioto Lazio Fish Company was packed with dignitaries as the marchers marched pass unit by unit. A special note of thanks goes to our new post member Wally Levin for his tireless attention and devotion in managing this event year after year. I would like to express my appreciation to Chaplain Richard Ow, Sergeant-At-Arms CJ Reeves, Comrade Aaron Low, Randle Toy, Chee Yee, and as always, the provider of the special attraction (the Rolls), Carl Payne for taking time from their busy schedules to represent our post at this event.

The day was not over for most of us. As members of the WWI Centennial Commemoration Committee, we were invited to a reception hosted by Former Secretary of State George Schultz and Chief of Protocol Mistress Charlotte Mailliard Schultz at the Green Room of the War Memorial Veterans Building. The American Legion Department of California was represented by Judge Advocate Autrey James. This day also marks the official opening of the Veteran’s Gallery where artifacts from WWI are on display. A special thanks must go to Paul Cox, Chair of the ALWMC; Janice Tong, Special Assistant to the Chair; and Professor Danna Lombardy, WWI historian for their untold hours of effort and dedication to every detail of these displays. There are many more people involved in this effort and they should all be praised for such excellent work.

At approximately 10:00 p.m. that same evening, I flew to the Philippines to join up with our Finance Officer George Tsang for some needed rest and relaxation. I will pay special attention to our financial numbers since George has been on vacation for three weeks.

Our fellow veterans of VFW 91st Division, Chinatown Post 4618 is hosting their annual Christmas dinner on Saturday, December 8, 2018 at Imperial Palace Restaurant located at 818 Washington Street. The program will begin at 5:30 p.m. Uniform for our members attending as Legionnaires will be the official cap of The American Legion, that does not mean the cap is the only garment you wear!

On Sunday, December 9, 2018 at 10:30 a.m., the annual Rape of Nanjing Commemoration Ceremony will be held at the Chinese Cultural Center located at 750 Kearny Street, 3rd floor. As has been done in past years, the host of this event has requested our members’ assistance to fold and present the flag. Uniform will be the Legion cap, red long sleeve shirt, dark trousers, and dark colored shoes.

Our December monthly meeting will take place on Saturday, December 8, 2018 at 11:00 a.m. (Board of Directors will meet at 9:30 a.m.). **Please remember to bring some toys for our toy drive. The kids of our community need your support.** This will also be our Christmas celebration and a **special luncheon** will be served. Hope to see you all at the meeting.



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From the desk of our First Vice Commander Helen Wong

Fellowship matters! The month of November has just finished filled with the events that bring many of us together. Fellowship, companionship, camaraderie, comradeship, friendship, or friendly association

with people who share one's interest, all are similar terms for the reasons why we get together. What does that mean in terms of being a Legionnaire and how can you convince veterans to get involved? In my case, in one month's time, I participated in many veterans' activities in different places as I enjoy the camaraderie/friendship of being around veterans as we speak the same "language."

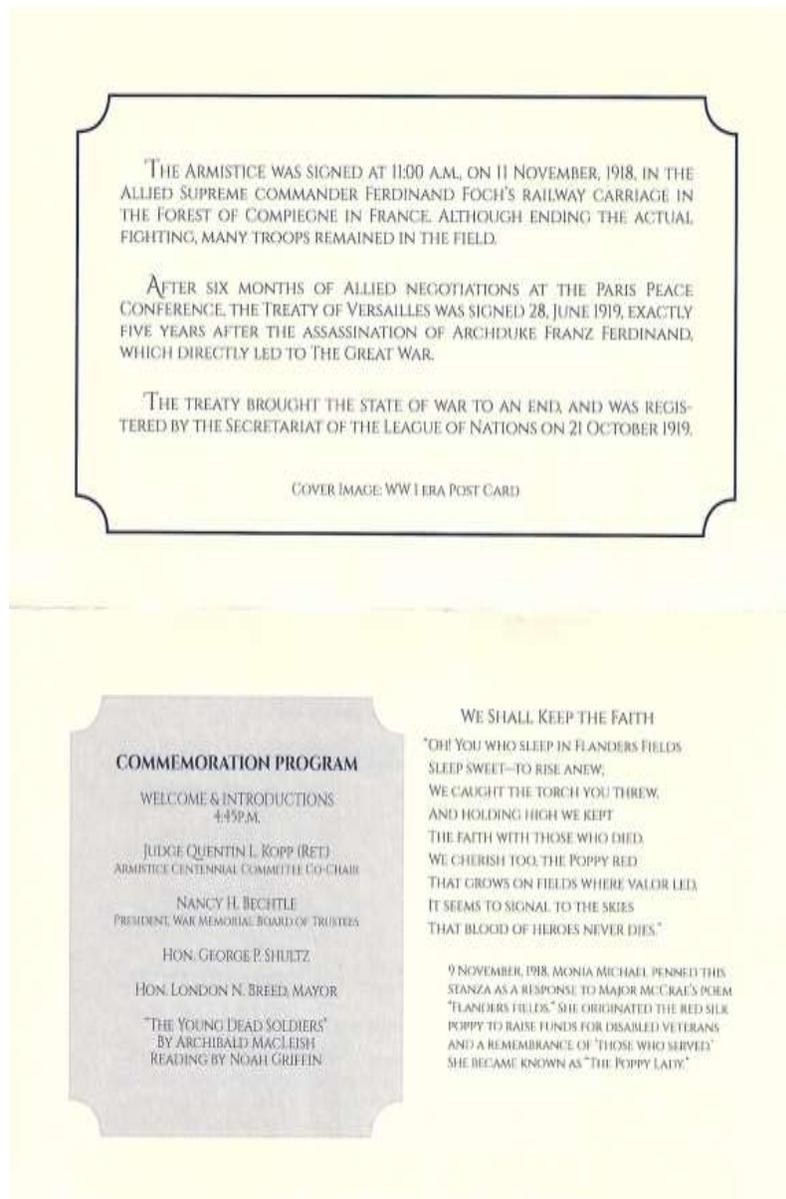
I went from helping provide lunch at the Disabled American Veterans (D.A.V.) mobile National Service Officers outreach event and talking to veterans interested in finding out about resources and veterans service organizations, to shopping for groceries for the annual barbecue event held at the Menlo Park VA hospital and helping serve the patients, to running four more bike safety classes besides the four already held in October in preparation to give 100 bicycles to veterans. The Bikes4Vets giveaway was a collaborative event with the San Francisco Police Department's Chief Bill Scott and Sgt. Ray Padmore, police cadets, and other officers, S.F. Veterans Lions Club members, Lions Club 4C4 District Governor Lydia Taylor-Bellinger, South of Market (SOMA) Rotary Club members, Walgreen representatives, AtWater Tavern staff all helping to make the day a successful one.

Then there was our Post 384 meeting prior to Veterans Day, having lunch with longtime and newer members. Later that evening was the United States Volunteers-America 1st annual dinner and fundraiser event where a special presentation was given to Major General Dan Helix, Executive Director USV in recognition of his hard work. Legion Post 105 2nd Vice Commander Leo McArdle (also a colonel in the US Volunteers-America), Post 105 member Gary Higgins, this Post 384 1st Vice Commander, and Legion's District 26 and Post 105 1st Vice Commander Romie Bassetto, among other friends were present to enjoy the evening.

On Veterans Day, while Post 384 members were marching in the S.F. Veterans Day Parade, I was at Golden Gate National Cemetery attending the Veterans Day program as I am a planning member on the Avenue of Flags Committee. Later that afternoon, Dept. of CA American Legion Judge Advocate Autrey James, Post 384 Commander Nelson Lum, American Legion War Memorial Commission Chair Paul Cox, ALWMC Administrative Assistant Janice Tong, District 8 Commander Eddie Ramirez, Post 315 Commander Denny Riley, and Legionnaires Quentin Kopp, Jean Morris, Wallace Levin, and myself attended the San Francisco Armistice Centennial Commemoration held in the Green Room. Honorable George P. Shultz had very thoughtful words to say to the large audience.

On the WWI Armistice Centennial Commemoration Committee are Lum, Cox, Tong, Kopp, and Levin with six other members who have been planning the WWI exhibit in the Veterans Gallery. On that Sunday afternoon, the gallery had over 70 visitors in the 2+ hours it was open. When you visit the gallery to learn something about WWI, you also learn about American Legion history and how the organization was formed.



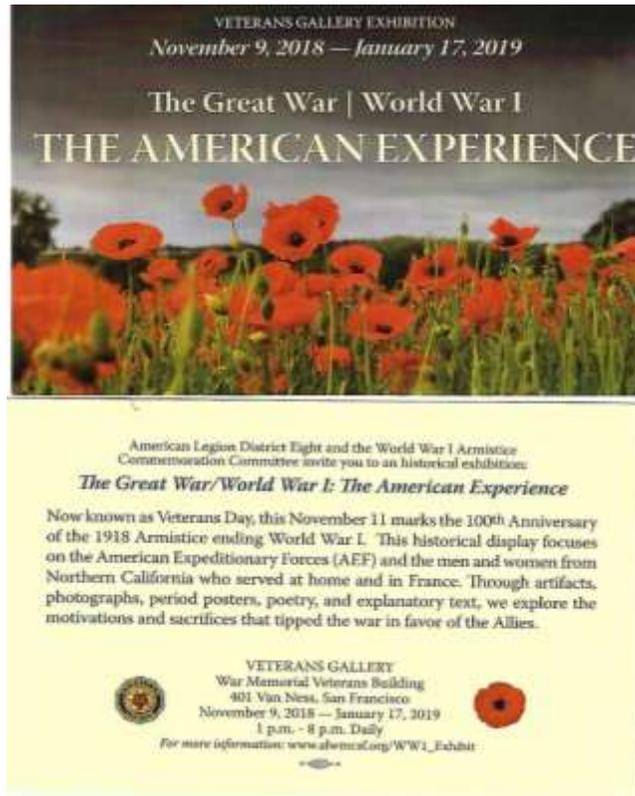


Being a member of The American Legion has its benefits, in addition to the comradeship of belonging to a post, having access to complimentary tickets to attend concerts and operas with other veterans is definitely a plus. Several of us were able to take advantage of attending the 29th SF Master Chorale Annual Concert honoring Korean War Veterans. The music was superb and the company was very enjoyable. The following week, tickets were given out to Legion members to the SF Opera's "It's A Wonderful Life" performance. Again, this was something special that many of us veterans would not have attended on our own. Several of our post members and other Legion members were able to take advantage of this opportunity.

Another November event that happened in the War Memorial Veterans Building was the 3rd lecture in the Modern China lecture series on China's Belt and Road Initiative 2018 Update given by our Post Historian Roger Dong. The information presented was worthwhile to hear and was very informative to the audience.

So, while November's activities were not a typical month, it illustrates the fellowship that can come about being around other veterans and what you can say to a non-Legionnaires when s/he asks why

s/he should join. It's about the friendships and belonging, and being around other similarly minded people!



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From the desk of our Second Vice Commander Charles Paskerian

Comrades, for our December Meeting, 8 December, we have about \$300 for our Comrade opportunity drawing. **A paid-up Comrade's name will be selected, and if he/she is PRESENT, he/she will WIN!** Then we start over. If s/he is not present, we continue to add to the pot. Remember, the pot will match the amount added each month by the comrades, so the monthly contribution doubles at all future meetings! One of our members is adding \$200.00 to this raffle, so the prize is up to at least \$500.00. A nice Merry Christmas present to the lucky winner. Thanks to our anonymous donor.

Listen this is better odds than those other lotteries. The odds are only about 30 to 1.

Come to our Christmas lunch and meeting, and have a chance to win a great \$500 Christmas\$ gift in our practically free drawing.

DON'T FORGET YOUR CHRISTMAS TOY(S) FOR THE SAN FRANCISCO FIRE DEPARTMENT'S TOY PROGRAM.

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In this issue, all the following articles of possible interest to our veterans were written, or selected, by our CB Editor/Post Historian, Roger S. Dong. If you have any gripes, you can email me (rsdong@sbcglobal.net). I have a very large round file. For now, let's roll with our first article.

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OK so you are already retired. Why should you read and share this article?

For many in our post, we are over mostly over 65 and collecting our social security and/or pension checks. Why, oh, why should we care about what it takes to plan for future retirees? Do you have any children or grandchildren? The latest media reports predict that today's workers who wish to retire financially well may never see that day. The studies disclose that with today's incomes, taxes and other expenses will only allow a few working stiffs, to retire before they drop. One, of many reasons why the working generation will not have enough money to retire is that few people seriously save money for their future. When salaries are not keeping up with the increasing cost of living, making even it more difficult for the few savers to save sufficient retirement funds to meet future requirement requirements, the future is bleak for our young people.

For discussion, let's assume that you are over 21 years of age and just graduated from college. You would like to be able to retire like your elders. Maybe you may be able to purchase a home to invest and live a decent life. Buying a home today is itself a significant challenge, but let's assume that a couple is able to buy a starter home by the time they are 30 years old with a 15-year mortgage. This type of investment is essential to insure that an individual when they retire will not have monthly rental expenses to pay for when they have limited fixed retirement income.

Whether a young person has a home or not, there will be other expenses that will need to be funded so that a person has sufficient cash to pay all other bills. Retirement does not mean that cost of living expenses go away or are dramatically reduced. For the home owner, there will be real estate taxes, occasional large expenses for dental care, or replacement of your chariot, the high cost of moving into a retirement community. Retirement communities are high today and will be much higher tomorrow. Demand will exceed supply and therefore, we should assume that retirement facilities and related long-term care will be expensive.

Therefore, everyone needs to have a healthy and growing savings account.

Here's a suggested game plan. Funds from every paycheck should be allocated to a savings/investment account. If lucky enough to work for a company with a 401K plan, that would be a great opportunity, especially if your employer adds a contribution.

Beginning at age 25, \$100 a week, compounded for 40 years (age 65) with an average annual 6% return totals to over \$800,000. Starting today, \$800,000 will be worth less than \$800,000 tomorrow. But, if you did not save wisely, and you don't have that money 40 years from today, you may feel very impoverished when you are too old to get another job. Seniors may also have more difficulty getting a good job.

Some Financial Goal Posts

By age 40, people should have 3x their annual salary saved. Important decisions will have to be made to achieve this goal. It may be very difficult to save a lot of money for your children's college funds. If your offspring needs to work part time while in college, that should be an option.

By age 55, you need to plan for long term care expenses that your Medicare does not cover. The median cost of a semi-private nursing home was over \$7,000 a month in 2017. In home care givers has cost, on the average, over \$4,000 a month. In the future, the cost of an in-home robot should save significant money. But it may be too early to talk about i-Bots for senior care in America.

By 62 years, you must make a decision about when you want to receive your monthly Social Security checks. Some people want their money soonest, and initiate monthly checks at 62. If you don't believe you will live very long (beyond 70), you should start receiving your Social Security checks at 62, but if there is any chance you will live a longer life, your total social security benefits increase by

approximately 8% a year if you delay your first check until your 70th birthday. This is a personal decision for everyone. Anyone who might live into their 80s will be glad they maxed their social security payments.

Finally, when you retire, it is recommended that you will have saved around 10x your annual salary, your credit cards, and other high interest debts should be at zero.

Good luck good planning and good health to all our readers.

Source: "Is your retirement plan built to last?" Money Magazine, November 2018, p40-50.

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Insurance Companies licking wounds after California fires

Just in case you were wondering, how much are insurance companies paying for those huge fires? The total numbers have not yet been finalized and reported, but with more than 18,000 homes totally destroyed, assuming most homes have fire insurance policies, the cost to insurance companies that provide home fire insurance will eliminate their reserve funds/profits in the near future. No insurance companies forecasted such huge one-time losses. Some companies, assuming they do pay the cost of rebuilding destroyed homes, may not have sufficient reserves to cover their losses.

That story has not yet been told, as the exact total filing for claims is not year known, but, if 75% of the former homes were covered with fire insurance, 13,500 (18,000 x 75%) x \$600,000 (conservative estimate of the value of destroyed homes) the claims should total \$8,100,000,000. This does not include claims for lost personal property.

Insurance companies are for profit business companies. When claims exceed their assumptions, they don't make profit. Companies with insufficient financial reserves may not survive this record breaking two years of destruction.

That is the dilemma for our insurance companies. Some companies may not be around anymore, and those who survived, must decide if they will continue to insure for fire, and if they decide to stay in the business, how much more can/must they charge to cover future risks/disasters? This is not good news for many home owners who may not be able to pay the anticipated higher premiums. The impact on the value of homes in the high-risk areas, and especially, homes that are not insured, will likely be negative. Is this the end of sky-rocketing home values in fire risk areas?

Facing the current financial exposure for a number of insurance companies that are exposed to fire claims, tough business decisions are being made to keep insurance companies from bankruptcy. Reportedly, Allstate is not adding new fire insurance policies. Other insurers are cherry picking their clients and covering only those locations that have lower risks. Anyone who does by a new policy needs to read the fine print. Damage cost solely by smoke or ashes in partially damaged homes may be exempt from claims. What to do if you cannot find an insurer who will sell you fire protection?

Good news (for Californians). The state of California does provide coverage for high risk locations. It is called the California FAIR plan and if this is your insurer, you will be covered to the maximum risk of \$1.5 million for structure and contents. With the current environment, the premiums for all insurance options can be predicted to be rising. High risk areas (like canyons) may see premiums doubling.

In this current after disaster environment, the viable options are shrinking and when you find an insurer, expect sticker shock.

For all whose homes are currently insured, do not wait until you receive your annual premium renewal notice. Suggest contacting your fire insurance company soon, so that you know what to expect when

your next renewal notice is received. You may need to attempt to find another, less costly source or you may need to evaluate the California FAIR plan.

Multiple Sources:

1. How Wildfires Are Making Some California Homes Uninsurable
The aftermath of the Camp Fire in Paradise, Calif., last week. The blaze has destroyed more than 12,000 homes.

Credit: Eric Thayer for The New York Times

<https://www.nytimes.com/2018/11/20/business/california-fires-insurance.amp.html>

2. How Wildfires Are Making Some California Homes Uninsurable
By Mary Williams Walsh, NYT, Nov. 20, 2018
3. Wine country wildfire costs now top \$9 billion, costliest in California history
By Dale Kasler, dkasler@sacbee.com, December 06, 2017
4. As California burns, here's what you need to know about fire insurance
By David Lazurus, Los Angeles Times, 181011
5. As wildfire costs reach new heights, will homeowners get socked on insurance?
By John Woolfolk | jwoolfolk@bayareanewsgroup.com | Bay Area News Group: August 20, 2018

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Update report on future robotics. Toyota and Softbank have already planned to provide services provided by self-driving vehicles.

Out of the view of our western media, **Toyota Motors** and Japan's major software company, **SOFTBANK** are intensely involved in a complete service concept to deliver food, healthcare, and other services/products to Japan's elders. The rapid growth of elders is a reality in Japan and providing services to this population is a business opportunity. In fact, many nations are realizing that their senior population is challenge to their governments.

As previously reported in earlier Cathay Dispatch/Bulletin editions, Japan has invested heavily in robotics for servicing seniors for almost 20 years. Today, experts in robotics are closely scrutinizing the automation innovation developed in Japan and China.

The two competent corporations are gearing up to deliver robot-prepared meals or provide medical checkups using automated Toyota electric vehicles. They are also planning to provide lunch/dinner meals to large offices, where the densely populated office structures would benefit from robots located in office buildings that would receive automated deliveries and then directly deliver meals to individuals at designated locations in the office building. When staff does not waste time leaving the office for lunch, their productivity is increased. Employers everywhere are searching for ways to increase productivity of their employees; it positively impacts the bottom line.

The two Japanese corporations have decided that they want to be the first to be capable of complete automated services and grab a sizeable share of the market, globally. It will be a very competitive environment as the growth of automation is surging.

Source: "Self-Driving Toyotas for Elderly Get Nod," Mayimi Negishi and Sean McLain, WSJ, 181005.

Related, and incredibly, automated food delivery service to office buildings is already alive and delivering in Beijing, China. To deal with the hordes of hungry customers that crowd delivery locations (often in front of elevator entrances) in large offices in China, automated delivery of meals reduces congestion in busy buildings. These machines can also communicate with recorded voice messages and warns people who may be too close for comfort. In an elevator, the robot positions in the center of the

enclosure and is connected to a central computer which gives precise locations of the hungry customer who may be at his/her desk. In Beijing, the main office of the Wall Street Journal was an early experimental location for robots developed at Yunji Technology Co., Beijing.

As a retiree, I and most of my colleagues will never enjoy this type of very efficient service. Hmm, maybe I can start a company called Grub-bot and deliver meals without taxing my senior body.

Source: "Lunch is Served. By a Robot," Lin Zhu, WSJ, 181124-25. P B4

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Has Congress Passed the Resolution to award our WWII Chinese American Veterans the Congressional Gold Medal

On Tuesday, December 4, 2018, we have not heard about Congressional approval for this special recognition for our World War II Chinese American Veterans. The recent loss of former President George H. W. Bush has taken center stage until his memorial services have been completed. We should expect to hear about the final decision in a few weeks. We will email everyone once we hear the final decision.

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Until our next issue, see you at our next Post meeting this coming Saturday, December 8th. Same Bat time (1100 hours), Same Bat place, 1524 Powell Street.

Our January meeting will be on Saturday, January 12, 2019.

**A happy and safe holiday to all the next few weeks.
Happy New Year in advance to everyone, too!**