



THE CHINESE CHAMBER OF COMMERCE OF HAWAII

夏威夷中華總商會



LANTERN

NEWSLETTER

December, 2018

OFFICERS 2018-2019

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Palolo Chinese Home Annual Christmas Visitation, December 2, 2018.
Photos courtesy of Lance Wong



Chamber Christmas Party

The annual Chamber Christmas party will be held on **Wednesday, December 12**, with the evening's festivities beginning at 6:00 p.m. The party will be held at the Pagoda Hotel's International Ballroom and is sponsored by AARP. (Note that you can join AARP if you are 50 years of age or older; according to its Web site, you can join for only \$12.00 for the first year, with automatic renewal, and your spouse and partner is free). The cost for the evening, including the buffet dinner and quite likely many door prizes, is \$50.00 per person; \$55.00 after November 30. So bring your friends and business associates for an evening of fun, fellowship, and Christmas cheer! Call **Lucia Liang** at 533-3181 and let her know how many people are included in your group.

L & L offers

According to L & L Hawaiian Barbecue's "Musubi Mailer" e-mail newsletter – <https://mailchi.mp/llhawaii.com/musubi-mailer-december-350941?e=67810fe787>, their \$20.00 Christmas t-shirts (small to 2XL) are available half off through its online store, using the discount code LLHOLIDAYS. In addition, calendars for 2019 and the Year of the Boar are also available at your nearest L & L store.



President
Joseph K.M. Hu

I can't believe it's already December. We just held our general membership meeting on November 29 at the Ala Wai Clubhouse where updates and changes to the Chamber's By-Laws were unanimously passed. HPD Major **Ryan Nishibun** was the guest speaker, and discussed HPD's short staff in Honolulu and how that affects the homeless and crime in Chinatown. There was a good turnout of more than 40 members and potential new members at the meeting. *Kudos* to membership committee chair, **Jonathan Cook**, and his committee members for

putting together one of the best attended general membership meetings in recent years. A big *mahalo* as well goes out to all the members who took time from their busy schedules to attend this important meeting.

I had the pleasure of accompanying past president **Victor Lim** on the United Chinese Society's recent Chrysanthemum Tour to Zhongshan, honoring our president-elect, **Michele Choy** as the UCS Model Chinese Citizen of the Year. During this trip, I had the good fortune of finding my parents' village and actually located the house where they had lived. I also had the great pleasure of meeting some of my parents' childhood friends and sharing stories with them.

A special thank you goes to EVP **Wen Chung Lin**, who helped me write a formal letter to the officials in Zhongshan to facilitate my trip to the village and locating my parents' house. These are some of the services that the Chinese Chamber can provide to our members because of our organization's strong connections in China.

On that note, the Hawaii Veterans Goodwill Delegation (HVGDD), led by past president **Wes Fong**, just completed their eighth trip to China where high ranking retired military officers from Hawaii and China met to exchange ideas and improve communication between our two countries. This is another important effort that the Chinese Chamber has been proudly sponsoring for the past 10 or more years.

This past weekend, Narcissus Queen **Jami Zhong**, First Princess **Kristina Pollock**, and Fourth Princess **Katherine Kaw**, along with all eleven of this year's Narcissus contestants, joined a number of Chamber officers and directors at the Palolo Chinese Home for our annual Christmas visitation. The event was led by past president **Vernon Ching**, although he did not participate in the singing. The residents were delighted by the appearance of the Narcissus Court and contestants and were treated to a number of Christmas carols. All in all, everyone had a delightful time and walked away feeling an early dose of Christmas joy.

Speaking of Christmas, please mark your calendars and join us for our annual Christmas party on Wednesday, December 12, at the Pagoda Hotel's International Ballroom.

Have a merry Christmas and may Santa be extra nice to all of you this year.

C H A M B E R N E W S & A C T I V I T I E S



General Membership Meeting with HPD Major Ryan Nishibun as the guest speaker. Photos by Dennis Hwang

Health Insurance Reminder

With the end of the year comes open enrollment for health insurance. "Open enrollment" means that you can sign up for health insurance as soon as you're eligible or make changes in coverage if you already have health insurance. In either situation, for Medicare coverage beginning January 1, 2019, the annual enrollment period (AEP) began on October 15 and ends on Friday, December 7. During the AEP, you can (1) switch from original Medicare to Medicare Advantage or vice-versa; (2) switch from one Medicare Advantage plan to another or from one Medicare Part D (prescription drug) plan to another; and if you didn't previously enroll in a Medicare Part D plan when you were first eligible, you can do so during general open enrollment.

For those who don't have coverage from your employer or public coverage under Medicare, coverage may be available under the Affordable Care Act (ACA) or Obamacare. You can get detailed, unbiased information from [Healthcare.gov](https://www.healthcare.gov) (<https://www.healthcare.gov/>) where the policies have to comply with all the requirements of the ACA, and by shopping there, you can get the federal subsidy to help cover premium costs. (Note that what *Consumer Reports* and others refer to as "junk insurance" has low premiums, but high deductibles if you actu-



2019 Narcissus contestants at Ala Moana Centerstage. Photo by Jeff Lau

ally get sick or injured and also may not have the ten Essential Health Benefits (EHBs) required for qualified Obamacare health plans (QHPs). For more information on the EHBs and QHPs, go to <https://www.ehealthinsurance.com/resources/affordable-care-act/minimum-essential-coverage-10-essential-benefits>.

For extra assistance in figuring out your options (or helping someone else figure out theirs) under Obamacare, there's the Young Invincibles (<https://younginvincibles.org/>) for those 18-29 years old, and its "Get Covered Connector" (<https://younginvincibles.org/enrolling-health-insurance/>) or Get Hawaii Covered (https://quotes.healthcare.com/?SRC=10&subid=NT.1.1.10.1.1.00.2.1b.1&pubid=g&utm_content=b&utm_source=google&utm_medium=cpc&utm_term=%2Bget%20%2Bcovered&state=NT&iv=__iv_p_1_a_215458866_g_49160358405_k_kwd-334510919975_w_%2Bget%20%2Bcovered_d_c_m_b_h_9032813_c_308258396603_r_1t1_n_g_z_2_vi__&gclid=EA1aIqobChMI_Z7F0JiA3wIVRwOGCh0Yzg25EAAAYASAAEgIC9PD_BwE). Both Web sites have resources to connect you (or whoever you're assisting) with someone to walk you through the process.

For ease of reference, the following deadlines are provided for you: **Medicare** open enrollment began on October 15 and ends on Friday, December 7; **Tricare** (Prime or Select for active duty, veterans, and military retirees) open enrollment opened November 12 and ends on Monday, December 10; and **ACA/Obamacare** open enrollment opened November 1 and ends Saturday, December 15

U.S.-China Trade War

As Chamber members who export or import goods or commodities to China know all too well, since early 2018, the president has been imposing tariffs on imports, especially those from China: first, it was washing machines (50%) and solar panels/cells (30%) in January, then on March 23, tariffs on steel (25%) and aluminum (10%). What he did not know or understand, despite having attended Wharton business school, is that tariffs are a tax by another name on American consumers and not the smartest way to end a trade imbalance where Americans, due in part to a strong dollar, are buying more foreign-made products or commodities than the U.S. is exporting.

Sure enough, months later, GM announced on November 24 that it was laying off some 14,000 salaried workers and closing four plants in the U.S. and one in Ontario, Canada. (Just how much imported steel and aluminum is used in American-made

cars, trucks, and SUVs?). A partial alternative explanation, on November 28, *Bloomberg* reported that Americans, particularly young Millennials, are buying fewer motor vehicles and driving them less, due to vehicles staying on the road longer because the manufacturers are building better vehicles. And despite the tariffs, the trade deficit with China is getting higher, according to the October 12 *Washington Post*; for the first nine months of 2018, the trade deficit was the highest on record. According to the *Minneapolis Star-Tribune* and the Federal Reserve Bank of Kansas City, the number of farm bankruptcies in the upper and lower Midwest is increasing (China was the largest market for American soybeans, which are now piling up in storage elevators or just left rotting in the fields), and the ripple effect is extending to many small businesses that serve them.

The president had threatened to increase the tariffs to 25% on January 1, 2019. However, after a two-and-a-half hour dinner at the G20 summit in Buenos Aires on December 1, the tariff step-up is postponed for 90 days as the two countries discuss ways to reduce China's "unfair trade practices." (If the "truce" is calculated from January 1, the 90 days expire on April 1, but the White House later "clarified" the start date as December 1). Following the dinner, a U.S. claim was made that China would end its tariffs on cars imported from the U.S. (which overlooks or ignores the fact that U.S. car companies such as GM also manufacture cars – the Cadillac CT6 and Buick Envision – in China).

Prior to the G20 summit, an op-ed in *USA Today* speculated that the best outcome for the stock markets would be an agreement for the two countries to continue negotiating in order to avoid a full-scale trade war. That expectation was short-lived, lasting only through trading on Monday, December 3. No sooner did the president warn China that he was "Tariff Man" on Tuesday, then the stock market dropped 799 points, similar to the start of the nearly year-long roller coaster ride with the initial tariff announcement back in January. An additional concern is the "flattening yield curve" for bonds, which is roiling the bond markets since it often indicates that a recession is on the way. (Then there is the historical phenomenon of a recession in each Republican president's first term, occurring over the last 100 years with every Republican president, beginning with **Theodore Roosevelt**).

For those wondering what all the fuss is about, the BBC has a good explanation with four charts: "**Donald Trump** v the world: US tariffs in four charts," <https://www.bbc.com/news/world-us-canada-45415861>)

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CALENDAR OF EVENTS

Dec 2 • Sun

Chamber's Annual Visitation
Palolo Chinese Home – 11:30 a.m.

Dec 10 • Mon

Executive Board Meeting
Chamber's Office – 6:00 p.m.

Dec 12 • Wed

Membership Christmas Party
Pagoda Hotel International Ballroom – 6:00 p.m.

Dec 18 • Tue

Board of Directors Meeting
Maple Garden Restaurant – 12:00 p.m.

Dec 25 • Tue

Christmas Day

Jan 1 • Tue

New Year's Day

Jan 12 • Sat

70th Narcissus Queen Pageant
Hawaii Theatre Center – 8:00 p.m.

Jan 20 • Sun

Cooking Demonstration by Martin Yan
Ala Moana Hotel Hibiscus Ballroom – 1:30 p.m.

Jan 21 • Mon

Martin Luther King, Jr. Day

Jan 26 • Sat

70th Narcissus Coronation Ball
Hilton Hawaiian Village Coral Ballroom – 5:00 p.m.

Feb 1 • Fri

Chinese New Year Celebration
Chinatown Cultural Plaza
5:00 p.m. to 10:00 p.m.

Feb 1 • Fri

Chinatown Open House (Choy Cheng)
Chinatown District – 6:00 p.m. to 9:00 p.m.

Feb 2 • Sat

Chinese New Year Celebration
Chinatown Cultural Plaza
9:00 a.m. to 10:00 p.m.

Feb 5 • Tue

Chinese New Year Day

MEMBERS NEWS

The November 14 *Midweek Pa'ina* covered a number of events that Chamber members attended: **Victor Lim** (and wife **Anita**), **Joseph Hu**, Dr. **Lei Ahu Isa**, **Tina Au**, **Betty Brow**, **Michele Choy**, **Roberta Wong Leung**, and Dr. **Lawrence Tseu** were at the Chinese Women's Club 90th anniversary celebration at the Waialae Country Club; **Wesley Fong** (and wife **Linda**), **Elvira Lo**, **Terry Lo**, **Betty Brow** (and husband **James**), **Ronald Young** (and wife **Sylvia**), and **Gayle Lau** at the West Oahu Rotary annual presentation of its **David Malo** award at the Hale Koa Hotel; **Angie Shiroma** (and husband **Randal**) at the October 27 Filipino Business Women's Association's *Kimona* Ball at the Ala Moana Hotel; **Jeff Lau** at the UH Manoa's Shidler College of Business October 11 Hall of Honor awards at the Sheraton Waikiki; **Joseph Hu**, **Vernon Ching**, **Michele Choy**, **Victor Lim**, **Eddie Flores, Jr.**, **Betty Brow**, **Mona Choy-Beddow**, **Tina Au**, **John Hui** (and wife **Jenny**), **Frances Goo** (and husband **Ed**), **Howard Lum**, **Elvira Lo**, **Alvin Wong** (and wife **Donna**), and Chamber EVP **Wen Chung Lin** and executive assistant **Lucia Liang** were at the 69th [not 65th as erroneously reported by *Midweek*] China National Day banquet at the Jade Garden Seafood Restaurant; and **Joseph Hu** and **Jeff Lau**, former dean of the Honolulu Consular Corps, who was presumably busy taking photos elsewhere at the event (and wife **Susan**).

The November 28 *Midweek* had far fewer events (and coverage): **Victor Lim** (and wife **Anita**) attended the November 17 Ronald McDonald House Charities' Share A Night Gala at the Hilton Hawaiian Village Waikiki Beach Resort's Coral Ballroom. Victor is a McDonald's franchisee who apparently knows that "gala" (or "ball") means black-tie or a tuxedo for the men and dressed accordingly. Also in the same *Midweek* issue, **Elisia Flores** attended the **Patsy T. Mink** Center for Business and Leadership's fifth annual Downtown Uncorked fund-raiser on November 9 at the YWCA Oahu.

On or about November 27, Chamber second vice president and Argosy University adjunct instructor **Cynthia Yamasaki** appeared on KHON-2's "Wake Up 2day" show. If you missed Cynthia's appearance, you can watch the segment and get her tips on starting a business: <https://www.khon2.com/news/local-news/wake-up-2day/akamai-learning-more-tips-to-start-your-own-business/1622406207>.

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