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COMMENTARY



Inside C5

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Obamacare enrollment down only slightly after late surge in demand

NEW YORK (Reuters) - Slightly fewer Americans have enrolled for insurance through the federal Obamacare marketplace compared to a year ago, the government said on Thursday, but the number was higher than expected in light of steps taken by President Donald Trump and Congress to undermine the 2010 law.

After a surge in the final days of enrollment, about 8.8 million new and returning customers signed up for 2018 health insurance policies from private insurers on the HealthCare.gov online marketplace, a decline of about 4 percent from the figures for 2017 policies, preliminary figures released by the Centers for Medicare & Medicaid Services (CMS) showed.

The truncated sign-up period closed on Dec. 15 on the HealthCare.gov system, which handles online enrollment in 39 of the 50 states. The remaining states run their own online enrollment and have deadlines as late as Jan. 31. The HealthCare.gov deadline was extended to Dec. 31 in areas of seven states affected by storms, including Florida and Texas. In addition, CMS said it was still counting sign-ups from people who were placed in a queue in the last hours before the deadline due to high call volumes. That means the final tally potentially could show an increase over last year. "It's hard to view these numbers as anything but a success given all the headwinds this year, and a

play into the deeply politicized U.S. healthcare debate, with Democrats citing the relative stability as a sign that Obamacare remains a vital program to millions of Americans despite Trump's insistence that it is "imploding" and already "dead." Republicans may argue that their repeal efforts have not cut people off from insurance.

About 9.2 million people signed up for 2017 Obamacare policies through the federal website, with the total number including those who enrolled through state programs reaching about 12 million.

Evercore ISI analyst Michael Newshel said based on the new figures HealthCare.gov sign-ups appear to be on track to be relatively stable, a positive for health insurers like Centene Corp (CNC.N), Molina Healthcare Inc (MOH.N) and Anthem Inc (ANTM.N) that sell plans under Obamacare.

Enrollment in states that run their own exchanges, accounting for about 25 percent of overall sign-ups, is tracking toward a "flattish" performance, Newshel wrote in a research note.

Trump and his fellow Republicans who control Congress failed this year to repeal and replace Obamacare, the signature legislative achievement of Trump's Democratic predecessor Barack Obama, as promised. But they took a series of steps to weaken it. Even with the uncertainty surrounding Obamacare, a surge of people signed up at the last minute. CMS said 1.01 million new consum-



FILE PHOTO: A sign on an insurance store advertises Obamacare in San Ysidro

individual insurance plans through the Obamacare online exchanges that the government subsidizes based on a person's income.

Trump in October cut off billions of dollars in subsidy payments to insurers that help people pay for medical costs, causing insurers to raise 2018 premiums by more than 20 percent or drop out of selling plans in the Obamacare marketplace. His administration also halved the enrollment period to six weeks and cut the federal advertising and outreach budget by 90 percent. It also has proposed putting cheaper insurance policies offering bare-bones medical coverage on the Obamacare market in 2019 or 2020.

The Republican tax overhaul passed by Congress on Wednesday revoked a key element of Obamacare: a fine imposed on people who do not obtain health insurance.

Health policy experts have said repealing that fine is likely to destabilize the Obamacare online marketplace by allowing the young and healthy to forego coverage, leaving people with costly pre-existing medical conditions and driving up premiums.

The nonpartisan Congressional Budget Office estimated that repealing the so-called individual mandate fine would increase the number of uninsured by 13 million by 2027. It also said premiums would rise 10 percent most years over the next decade.

LOCAL

Oil discoveries in 2017 hit all-time low

7 billion barrels found this year; 30 billion in 2012

Oil companies discovered less oil and gas this year — 7 billion barrels — than any year on record, the Norwegian research firm Rystad Energy reported on Thursday.

"We haven't seen anything like this since the 1940s," says Sonia Mladá Passos, a senior analyst at Rystad. "We have to face the fact that the low discovered volumes on a global level represent a serious threat to the supply levels some 10 years down the road."

In 2012, companies discovered four times that — more than 30 billion barrels.

Most worrisome, Passos said: the year's finds would replace just 11 percent of the world's production this year. The last year the reserve replacement ratio hit 100 percent was 2006; by 2012, it had dropped to 50

percent.

Average monthly volumes dropped to 550 million barrels of oil, gas and liquids. An average offshore discovery held 100 million barrels this year, compared to 150 million in 2012. And since smaller fields are less likely to be developed, Rystad estimated that over 1 billion barrels discovered this year won't be developed.

Passos in part blamed exploration budgets, which she said have decreased for three consecutive years, falling by more 60 percent in total.

"We need to see a turnaround in this trend," Passos said in the report, "if a significant supply deficit is to be avoided in the future."



sign that the (Affordable Care Act) is not exactly dead," said health economist Larry Levitt of the Kaiser Family Foundation research organization.

The enrollment numbers could

ers and 3.13 million returning policyholders signed up from Dec. 10 to Dec. 15. In all, 2.39 million new consumers signed up for the program for 2018 policies, it said.

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Palestinians wave national flags during a protest Thursday against U.S. President Donald Trump's recognition of Jerusalem as the capital of Israel. Photo by Debbie Hill/UPI

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Dec. 7 (UPI) -- Israel Defense Forces said they would send reinforcements to the West Bank as Hamas leaders called for an uprising over the United State's Jerusalem decision.

IDF said a "situational assessment by the IDF General Staff" helped the military make the decision to "reinforce the area of the West Bank" after clashes ensued on Wednesday.

Protests came after U.S. President Donald Trump announced Wednesday the United States would recognize Jerusalem as the capital of Israel and added the U.S. Embassy in the country would be moved from Tel Aviv to Jerusalem.

Ahead of Trump's announcement, IDF Chief of Staff Gadi Eisenkot met with top military officers in the West Bank amid calls for violence in the region.

"We demand, call and will launch an intifada in the face of the Zionist occupation," Hamas leader Ismail Haniyeh said in a speech Thursday. "Jerusalem is being kidnapped and ripped from us."



A Palestinian girl holds the national flag during a protest Thursday over Trump's decision on Jerusalem. Photo by Debbie Hill/UPI

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Palestinians marched in several West Bank areas, throwing rocks and firebombs and burning American flags and pictures of U.S. leaders as part of a "day of rage." In Gaza, at least two Palestinians were injured by Israeli fire.

IDF Sends Forces To West Bank As Clashes Escalate Over Jerusalem

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

"We will not accept your patronage of the peace process anymore," Palestinian Prime Minister Rami Hamdallah said of Trump. "We will confront you with unity, and Palestine will return to its 1967 borders with holy Jerusalem as its capital." Trump's decision to move the embassy and recognize Jerusalem as the capital was criticized and by many.

"The announcement has the potential to send us backward to even darker times than the ones we are already living in," Federica Mogherini, the European Union foreign-policy chief, said. "This move could diminish the potential role that the United States can play in the region and create more confusion around this."

"President Trump has delivered a message to the Palestinian people," Saeb Erekat, a chief Palestinian negotiator, said. "The two-state solution is over."



Palestinians chat slogans during a protest Thursday against U.S. President Donald Trump's recognition of Jerusalem as the capital of Israel. Photo by Debbie Hill/UPI

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However, U.S. Secretary of State Rex Tillerson said Trump was "simply carrying out the will of the American people."

"The reality is Israel's government offices, its courts are all in Jerusalem today, so it is just acknowledgment of what is reality on the ground," Tillerson said. (Courtesy <https://www.upi.com/>)

Related

Trump's Jerusalem move inflames Mideast tensions

Dec. 7 (UPI) -- U.S. President Donald Trump's decision to recognize Jerusalem as the capital of Israel and start preparations for the United States to move its embassy from Tel Aviv to the contested city has the potential to further inflame tensions across the Middle East.

Although this is not an unexpected move - Trump expressed his intention to do so during his electoral campaign - the decision breaks with years of precedent.

Trump's decision to move the embassy means he will not follow his predecessors by renewing a waiver on the Jerusalem Embassy Act of 1995, which required the embassy to eventually be moved from Tel Aviv.



The American flag is projected beside the Israeli national flag on the wall of Jerusalem's Old City on Wednesday. Photo by Debbie Hill/UPI

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Since then, there has been a cross-party consensus in the United States that any act which recognizes the annexation of East Jerusalem by Israel and its designation as the country's capital would affect the fragile balance of power in the Middle East - and the ability of the United States to promote its interests in the region. U.S. diplomats have sought to tread carefully on this issue in one of the world's most treacherous political landscapes.

The Palestinian leadership condemned the move before Trump spoke, as did leaders from the Arab world and beyond. The announcement of the embassy move is likely to cause a wave of resentment among Palestinians in the occupied territories and the city itself, especially after two decades of stalemate in the peace process and deteriorating conditions throughout the Palestinian territories. Ahead of the speech, U.S. citizens and government employees were told to avoid Jerusalem's Old City and the West Bank until further notice.

Central to the peace process

Jerusalem is not just a city of historical importance to Judaism, Islam and Christianity, but also a site key to both Israeli and Palestinian identity. Add to this the cen-

trality of the status of Jerusalem in the Israeli-Palestinian conflict, often described as one of the world's most intractable disputes, and it's clear why the decision to move the U.S. Embassy there has been described as tantamount to political arson.



Israeli border police confront a Palestinian during a protest against U.S. President Donald Trump's recognition of Jerusalem as the capital of Israel during a protest outside the Damascus Gate in East Jerusalem, December 7, 2017. Photo by Debbie Hill/UPI

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At the political level, most Israelis and Palestinians insist that Jerusalem must be the capital of their states, present and future, and that this is non-negotiable. This is why the final status of Jerusalem was deemed to be one of the thorniest issues in the Oslo peace process in the 1990s. It was envisaged to be circumnavigated, dealt with only at the stage of "permanent status negotiations," once all other issues between the state of Israel and the Palestinians were resolved.

As there has not been any progress in less important, yet substantive issues since Oslo, the issue of Jerusalem has acquired a symbolic importance among Palestinians. Jerusalem is a city dense in symbolism in the Palestinian national imagination. Particularly so as other, more material anchors of identity such as territory, governance and self-determination are continually being eroded by the harsh realities of Israeli occupation, the blockade of Gaza and deteriorating cooperation between Israeli and Palestinian authorities.

The response to Trump's announcement by Israeli Prime Minister Benjamin Netanyahu and most of his government was muted. But its symbolic value among nationalist circles in Israel, and also among many ordinary Israelis, should not be underestimated.

The Israeli government has been active in strengthening Israeli claims to the entire city since its annexation in 1980. Settlement building around Jerusalem has aimed to ring-fence the city and integrate it more into Israel. Meanwhile, there were building restrictions in East Jerusalem, and a series of restrictions to Palestinian access to the Al-Aqsa mosque, built on the remnants of the last Jewish Temple. Both sets of restrictions were lifted.

Equally important in terms of symbolic politics has been Israel's archaeological intervention around Jerusalem, which Palestinians see as an attempt to strengthen Israel's historical connection with the city.



Israeli border police confront Palestinians during a protest against U.S. President Donald Trump's recognition of Jerusalem as the capital of Israel during a protest outside the Damascus Gate in East Jerusalem, December 7, 2017. Photo by Debbie Hill/UPI

Wider significance

Trump's decision seems oblivious to the fragility of coexistence in the city between its Israeli and Palestinian inhabitants. It also ignores the significance of Jerusalem in Palestinian national identity and national aspirations and the devastating impact on the future of a moribund peace process. It has the potential of not only affecting the political ecology of a place where history is a matter of life and death, but could also cause a ripple effect much further afield. It can destabilize a Palestinian authority already deprived of legitimacy and an array of fragile Arab regimes. And it is likely to accentuate the enmity between Israel and Iran. Iran perceives such a move as a "violation of Islamic sanctities" and, together with Trump's revitalized alliance with Saudi Arabia, a clear sign of the U.S. president's anti-Iranian stance.

Last but not least, it could further stoke the flames of anti-Western Islamic movements in the Muslim world and the West alike, which have always put Jerusalem and the Palestinian issue in a central position. (Courtesy (Courtesy <https://www.upi.com/>)

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Dr. Hwang is certified by the American Board of Obstetrics and Gynecology. He earned his undergraduate and medical degree from the National Taiwan University College of Medicine in Taipei. He completed residency programs at National Taiwan University Hospital and St. Luke's Hospital, Bethlehem, Penn. In addition, he earned a postgraduate degree of Master of Public Health in maternal and child health from the prestigious Johns Hopkins University School of Hygiene and Public Health in Baltimore, Md. He is a member of the American College of Obstetricians and Gynecologists, Texas Medical Association and Harris County Medical Society.

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A Snapshot Of The World



A man waits for clients at private vegetable market in Havana



FILE PHOTO: John Schnatter, founder and CEO of Papa John's Pizza, arrives at the 2011 American Music Awards in Los Angeles



FILE PHOTO: A journalist takes picture of Xiaomi's new mobile phone Mi Max at its launch in Beijing



Carles Puigdemont, the dismissed President of Catalonia, arrives to speak after watching the results of Catalonia's regional election in Brussels



Marta Rovira, General Secretary of Republican Left of Catalonia (ERC), speaks after the regional elections in Catalonia, in Barcelona



A general view as the 5th Conference of Cell Chairpersons of the Workers' Party of Korea opens in Pyongyang



A worker removes tape from a Santa Claus figurine in Santiago, Chile



British Prime Minister Theresa May speaks with troops serving at RAF Akrotiri, one of two military bases Britain maintains in Cyprus



U.S. Vice President Mike Pence greets troops in a hangar at Bagram Air Field in Afghanistan

Drugmaker Pfizer will launch its own generic version of Viagra next week when the company's patent protection on the impotence pill expires and competition hits the market.

Pfizer Inc. will begin selling the pill — which is white instead of Viagra's trademark blue — at half the \$65-a-pill retail price on Monday, when its patent-protected monopoly ends, The Associated Press reported.

Many more generics go on sale next summer, which will steadily slash the price of generics, possibly by 90 percent.

"Patients are paying fortunes. When generic Viagra comes out, they will be very happy," said Dr. Nachum Katlowitz, a urologist at New York's Staten Island University Hospital.



Launched in 1998, Viagra was the first pill for impotence. It transformed a private frustration for many aging men into a publicly discussed medical condition with an easy treatment, far more appealing than options like penile injections and implants.

Eli Lilly's Cialis came out in 2003 and now dominates the U.S. market with on-demand pills and daily, low-dose ones. Viagra is a close second.

Pfizer says its market research shows 20 percent of customers are loyal to Viagra. So rather than give up sales to generic makers as brand-name drug makers once routinely did, the company is selling its own generic and also fighting to keep men on its blue pills.

"We believe that the story for Viagra isn't done. It's just going to be a new chapter," said Jim Sage, president of U.S. brands for Pfizer Essential Health, which sells its older medicines.

In January, the drug maker will offer two new discount programs and increase its copayment card discounts. Uninsured

Pfizer's Viagra Patent Protection Ends -- Generic Viagra Days Away

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



Monday, Dec. 4, 2017, photo shows Pfizer's Viagra, left, and the company's generic version, sildenafil citrate, at Pfizer Inc., headquarters in New York. The drug maker is launching its own cheaper generic version of Viagra rather than lose sales when its impotence pill gets its first generic competition. (AP/Photo)

men can get brand-name Viagra half off through an innovative online home delivery program, Pfizer Direct. Many insured patients will be able to get a month's prescription — typically six to 10 pills, depending on plan limits — for as little as a \$20 copayment.

"This is the most comprehensive pricing and marketing response I've seen to a generic," said Erik Gordon, a pharmaceutical analyst at the University of Michigan's business school. "It's unprecedented."

Gordon thinks Pfizer's reduced prices will

retain some patients and attract others who buy pills, often counterfeits, from the internet.

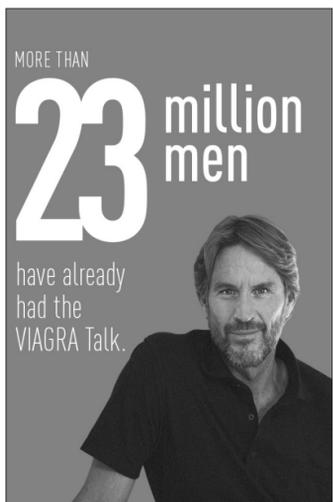
Dr. Matthias Hofer, a urologist at Northwestern Memorial Hospital in Chicago, said some of his insured patients who take Viagra wouldn't want a generic. "They will be ecstatic if they can save money and get the brand product from Pfizer," he said.

Last year, more than 12 million prescriptions for Viagra and Cialis were filled in the U.S., generating a combined \$3 billion in sales, according to health data and clinical

research company IQVIA. However, prescriptions have dropped more than 20 percent since 2012, as repeated price hikes put the pills out of reach for many men lacking good insurance.

According to health information analytics firm Elsevier, over just the past decade, retail prices jumped from about \$10 to \$62 per pill for Viagra and from \$11 to \$61 for Cialis. Pharmacies and other middlemen add a few dollars more per pill.

Generic Viagra, called sildenafil, will become even more affordable starting June 11, when more versions go on sale. "Many



patients already know it's going generic and they want it," said Aracely Pena, a medical assistant at San Diego Sexual Medicine.

Cialis and Levitra, another pill launched in 2003, get their own generic competition next fall.

In the meantime, some doctors specializing in sexual dysfunction have found other options. Some prescribe generic Revatio, the blood pressure pill Pfizer was testing when older patients reported stronger erections as a side effect. It contains one-fifth the sildenafil dose in Viagra and costs as little as \$1 per pill.



Northwestern's Hofer arranges for his patients to receive made-to-order pills from a couple of specialty pharmacies.

Daniel Lobello, 60, is satisfied with those pills but thinks a lot of men probably would use cheaper generic or brand-name Viagra.

"It's great" that the prices are getting cut, said the West Chester, Illinois, electrical inspector, "because it's something men need." (Courtesy https://www.newsmx.com)

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The thinking behind Kim Jong Un's "madness"

On an icy December day in 2011, North Korea's new leader Kim Jong Un was accompanied by seven advisers as they escorted the hearse that carried his father, Kim Jong Il, through the streets of Pyongyang.

None of the men remain with the young Kim. This October, he demoted the last of his father's aides, both men in their nineties. They were among around 340 people he has purged or executed, according to the Institute for National Security Strategy, a think tank of South Korea's National Intelligence Service (NIS).

Kim, "obviously a madman" in the eyes of U.S. President Donald Trump, has completed a six-year transition to what the South calls a reign of terror. His unpredictability and belligerence have instilled fear worldwide: After he tested a "breakthrough" missile earlier this week, he pronounced North Korea a nuclear power capable of striking the United States. But a closer look at his leadership reveals a method behind the "madness."

At 33, Kim Jong Un is one of the world's youngest heads of state. He inherited a nation with a proud history, onto which a socialist state had essentially been grafted by Cold War superpowers to create a buffer between Communist China and the capitalist South. Under Kim's father, the economy was mismanaged,

and the collapse of Communism in the Soviet Union eliminated an important source of support. Up to three million people starved. To consolidate a weak position, the young leader has been cultivating three main forces: military and nuclear power, a tacit private sector market economy, and the fear and adoration of a god. To this end, he has executed two powerful men and promoted one young woman - Kim Yo Jong, his younger sister, who Korea-watchers say is also Kim's chief propagandist. She is Kim's only other blood relative to be involved in politics: His elder brother, Kim Jong Chol, was rejected by their father as heir. Over the five years to December 2016, Kim spent \$300 million

on 29 nuclear and missile tests, \$180 million on building some 460 family statues, and as much as \$1 billion on a party congress in 2016 - including \$26.8 million on fireworks alone, according to the Institute, which employs high-level defectors. "Yes, he has replaced many top commanders and officials so easily and ruthlessly killed some of them, which could make you wonder if he's sane," said Lee Sang-keun, a North Korean leadership expert at the Institute of Unification Studies at Ewha Womans University in Seoul. "But this is a historical way of governing that can put you in power for a long time." In ancient days, Pyongyang was the capital of a mighty empire, Koguryo, the root of the modern word "Korea." Going back through history, the Great Leader



North Korean leader Kim Jong-un gives opening remarks at the 5th Conference of Cell Chairpersons of the Workers' Party of Korea DIOR-FRANCE/

concept is a blend of several ideas handed down through time: an almighty god, the Confucian worship of a parent, and a king with the Mandate of Heaven, according to Lee Seung-yeol, a senior researcher at the National Assembly Research Service in Seoul. VULNERABLE: Behind the new leader Kim Jong Un, his younger sister Kim Yo Jong also wept at their father's funeral in December 2011. REUTERS/KCNA via Reuters TV "This is a historical way of governing that can put you in power for a long time." Lee Sang-keun, Institute of Unification Studies, Ewha Womans University, Seoul.

Lee, a leading North Korea leadership researcher, said the state's theory of succession means Kim the younger's rise should have been completed while his father was alive: Kim's father was anointed 20 years before he took over, giving him time to build allies and a leadership system. Born in 1984, he was third in line for power and a fractious, competitive child, according to Kenji Fujimoto, a Japanese chef who worked for the family and one of the few people to recount meetings with the young Kim. In his memoirs published in 2010, Fujimoto, who now runs a sushi restaurant in

Pyongyang, said Kim once snapped at his aunt Ko Yong Suk for calling him "Little General." Kim wanted to be called "Comrade General." When Kim Jong Il knew his young son would soon succeed him, researchers have said, the father took several measures to protect the boy. Lee said these included shifting the country's power base to create rivalry between the elites so Kim the younger could play one group off against another.

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排名第二的是水手猫谢尔盖·伊万诺维奇，曾经随俄罗斯军舰进入叙利亚，报道引用次数达13.81万次。

排名第三的是日本秋田县知事赠送给俄罗斯总统弗拉基米尔·普京的猫咪“米尔”，相关报道被引用7.15万次。

排在最受欢迎榜单第五位的是一只主人被驱逐出境后留在瑞典、想非法越境去找主人的猫咪，还有一只若无其事从里加市长杯子里喝水的黑猫。Medialogia公司称在拟定榜单期间分析了大约4万份新闻报道。研究在2017年1月至12月之间进行。

53部手机藏进泳衣里 男子演唱会期间行窃被抓

英国警方说，在英国伯明翰的一场演唱会期间，一名行窃的男子偷走53部手机，并将它们藏进了自己贴身所穿的女性泳衣里。

这名叫阿林·马林(Alin Marin)的男子是在11月18日英国摇滚乐队Royal Blood于伯明翰的一场演出期间作案的。

警方在描述马林作案细节时说，他将泳衣穿在正常的衣服里面，得手之后就把手塞进泳衣里，将自己变成了“人体手机储藏盒”。

警方说，马林是一名建筑工人。他18日在法庭认罪后，被判有期徒刑三年。



挪威猫咪被困洗衣机内 40分钟 奇迹生还



近日，挪威奥斯陆的一名为“泽罗”的猫不慎掉入洗衣机内达40分钟，但其仍然生还，当时洗衣机设定的模式是30度羊毛洗涤。

据报道，当时这家的男主人打开了洗衣机，想要把一部分衣服拿出来，当时这只猫在主人没有注意的情况下爬入了滚筒。在洗涤完成后，这

家14岁的男孩约阿吉姆发现了在洗衣机里面的猫。该男孩表示，“猫全身都湿了，它看起来非常没有精神，而且比平时更瘦。它很难判断方向并开始呕吐。”

此后，这只猫被带到兽医诊所，并进行了输液。两天之后回到了主人家中。男孩约阿吉姆·阿涅特表示，“我们这几天以来一直都很担心，直到医生告诉我们一切正常时，我们才放心下来。”

据悉，现在这只名叫“泽罗”的猫依然和从前一样生龙活虎。约阿吉姆·阿涅特表示，“现在它的身上都是肥皂的味道。猫其实非常不喜欢水，所以我觉得在这次经历之后，泽罗可能会更加不喜欢水。”

日本展出现实版“黄金屋” 房内处处贴满金箔



日本长崎县佐世保市大度假设施“豪斯登堡”开放了使用花费约8亿日元(约合人民币

4700万元)购买的黄金打造的“黄金之馆”。开馆后不久，门外就排起了约400人的长队。

据报道，“黄金之馆”由欧式宫殿“豪斯登堡宫殿”二楼的一个房间改装而成。在共计约35平方米的墙壁与天花板上，无缝贴满了金箔。

房内还展示据称是从九州的金矿以约6000万日元价格采购的金块，重量近12公斤，游客可以现场触摸或举起。这些金块均为纯金。

开放首日，举行了产生150位金币中奖者的抽奖，由黄金打造的小提琴也献上了演奏。触摸了金块的游客们说“想要带回家”、“似乎会有好运”，露出了幸福的笑容。

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在美华人一定要了解的美国风俗习惯和生活小窍门

所谓入乡随俗，刚到美国不久的华人，常常会因为生长的文化背景不同，和对美国社会生活、风俗习惯的了解不够，而“出洋相”闹笑话。

1、许多中国人刚到美国时完全没有付小费的概念，常常因此搞得大家很尴尬。其实，在美国很多地方都需要小费，例如餐厅、理发等通常占10%-15%的消费。

2、Rebate 和 cash back 都是在美国经常用到的促销方式。所谓 rebate 就是把东西买回家之后，填一份申请书，附上产品的

电脑条码(UPC)，连同收据寄给制造商，他们回寄你支票；而 cash back 就是在结账的时候直接退还现金给你。

3、很多场合会要求出示身份证件，特别是附有照片的证件，如银行开户，餐厅酒吧点酒，使用支票购物，到邮局领包裹等。

4、在美国念书，一定要强制制保险，多数学校明文规定没有保险，就不能注册。学生保险的费用大约是五百至一千美元。



5、美国社会现在几乎是持卡时代，随身不带太多现金，以免招来危险。有时在餐馆使用百元大钞，还会引来不便。

6、各种帐单应准时支付，帐单上多会载明付费截止日期，最好能够提早一周左右支付。

7、美国人喜欢养宠物，特别是狗和猫，但是在未经主人同意时，最好别随意逗主人家的狗。美国人带狗去住宅区散步时，会带着为狗清除粪便的工具与袋子。

8、有人打喷嚏时，美国人就会异口同声地对他说“Bless you”，打喷嚏的人也会说“Thank you”致谢。

9、在美国公共场合例如公交车、地铁不要大声喧哗，注意排队上车。10、万圣节在北美有习俗，小孩子会挨家挨户敲门，你需要准备些糖果，否则你的窗户可能不保。

11、租房在美国很关键，学校里面比较贵但是安全系数比较高；外边合租相对自由也可以有更多选择，费用也会相对便宜。

12、BOXING 日是美国一年一度的打折日，也是华人采购的最好时机。如你需要购买心仪的商品，需要提前去排队，否则好东西都没有了。

来看看美国有意思的8个习俗



很多小伙伴们刚来美国的时候都有“culture shock”。买东西要加税，吃饭要给小费，买东西精确到分，还可以退货。

1.爱尔兰圣帕特里克节 (St. Patrick's Day) 每年的3月17日是爱尔兰的圣帕特里克节，很多城市的水池

，河流都会用特殊产品染成绿色为了呼应这个节日，还有的很多城市会举办大游行，全国各地的人们都会在身上佩戴一些绿色的饰物(绿帽子有很多!)白宫也为了参与活动出示了“白宫前

2.夏威夷居民喜欢纹身 夏威夷的居民似乎比起美国其他地区的人们更喜欢纹身。因为保守主义和宗教主义在夏威夷的影响力很低，当地的民风比较开放，且夏威夷的移民率很高。

3.拥有一节火车厢并随意涂鸦 来了美国之后发现普通人的出行方式一般除了飞机、大巴，就是开车，很少有人会选择坐火车。

4.不是所有地方都说英语 在大家印象里，美国人都是说英语的对不?其实不是这样的。在美国的某些地区，比如墨西哥州，波多黎各地区，官方语言是西班牙语。

5.美国人喜欢“黑”加拿大人和英国人 作为同说英语为主的国家，美国的本地人很喜欢拿加拿大和英国人开玩笑，包括不同的习惯，说英语的腔调等等。

6.黑猫、十三和星期五 在部分美国人的印象里，见到没人养的黑猫、星期五和数字“13”是不吉利的，就像咱们不喜欢数字“4”是一样的。

7.部分地区产虔诚的教徒 在美国东南以及中南部的大部分州，比如德克萨斯、俄克拉荷马、路易斯安那州等等，民风都非常保守，所以基督教徒也非常多，对宗教信仰有一种近乎痴迷的“狂热”，日常的行为和心中的信念都以圣经的教导为范本。

让人无比惊讶的美国习俗

不拘礼节 美国人以不拘礼节著称于世。在写字楼里，人们常常发现“白领工人”不穿外套、不系领带地坐在自己的办公室里工作。

的是当事人本身的实际成就。这种产生于美国早期开发阶段的观念很大程度上已成了美国文化传统中的“沉淀物”。

的社会等级观念相对而言比较淡薄，所以他们没有家庭世袭的头衔。相反，美国人喜欢用职业的名衔作为称呼，因为它靠自己“挣得”的，而不是世袭相传的。

人不用正式头衔。这是因为美国人强调友好、不拘礼节的关系，而不重视头衔地位。美国人认为，即使直接称呼一个人的名字，人们同样可以对他表示尊敬。



时，很少使用头衔或者“先生”之类的词。 样样自己动手 欧洲、亚洲等国家的有钱，为了显示气派，或者为了从琐碎的家务中解脱出来，常常雇佣女仆、厨师和司机等人侍候自己及家人。

己下厨烧饭做菜。至于修剪草坪、整理车库和油漆屋顶等之类的粗活，有社会身份的人不仅无厌烦之感，反而会乐此不疲地投入其中。

“自己动手”的习惯与美国人的拓荒精神有密切关系。想像一下，在烟荒的大西部，人们与荒野相伴，与自然共存，从基本的饮食起居到复杂的医疗教育，一切都得依赖自己。

从文化角度上讲，美国人不拘礼节的习性与他们的民主平等观念相关。我们知道，美国历史发展进程中，没有封建社会这一阶段。

不拘礼节是为了使人们在交往中更轻松、自在一些，从而更快地缩短人们之间的距离。这也许是美国人性格开朗的一个原因。

从事其他行业的人，美国人以“先生”、“小姐”、“太太”相称。 美国人首次见面，若不晓得对方的头衔，但又表示对他尊敬，他们常用“先生”(sir)或者“夫人”(madam)称呼。

当然，作介绍时，人们须连名带姓，如“玛丽史密斯，这位是约翰琼斯。”刚开头时，被介绍认识的人可能仍用对方的姓作称呼，如“史密斯小姐”，“琼斯先生”等。

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微笑牙科 王成醫師 洗牙, 补牙, 镶牙, 植牙, 根管治疗, 儿童牙科, 二十年臨床經驗 設備精良, 环境舒适, 價格合理, 交通便利, 接受多种牙科保險

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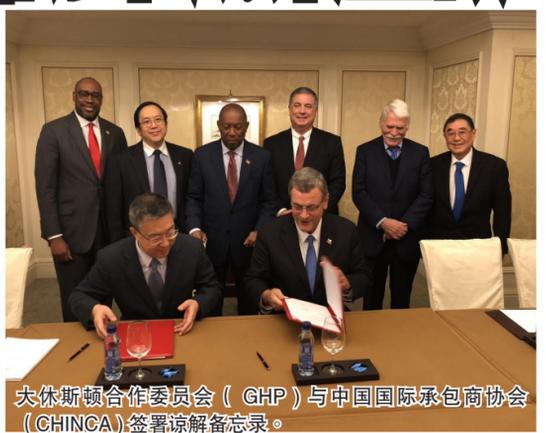
休斯顿市市长贸易和投资代表团访华成果丰硕



大休斯顿合作委员会总裁博特·哈维 (Bob Harvey) 代表。



市长希尔维斯特·特纳 (Sylvester Turner) (中) 和美国驻上海总领事 (左三, 后) 在庆祝上海和休斯顿市友好晚会的“魅力浦江”活动中。



大休斯顿合作委员会 (GHP) 与中国国际承包商协会 (CHINCA) 签署谅解备忘录。

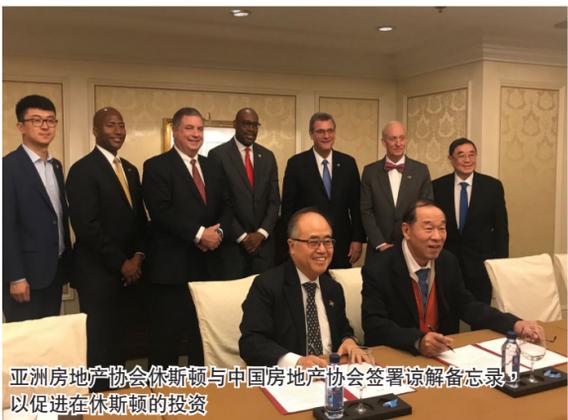


美国休斯顿市市长希尔维斯特·特纳 (Sylvester Turner) 和大休斯顿合作委员会总裁卢博特·哈维 (Bob Harvey) 与教育领域的代表团员。

秦鸿钧报导
本报记者



丰建伟医生 (左五) 创办的休斯顿厚生基金会在中国上海开了心血管疾病逆转治疗中心。



亚洲房地产协会休斯顿与中国房地产协会签署谅解备忘录, 以促进在休斯顿的投资。



美国休斯顿市市长希尔维斯特·特纳 (Sylvester Turner)



大休斯顿合作委员会总裁卢博特·哈维 (Bob Harvey)

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