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Oil in the age of coronavirus: a U.S. shale bust like no other



Inside C2

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New York's Cuomo warns against 'blindly' reopening states



People rest and enjoy the day at Central Park maintaining social distancing norms, during the outbreak of the coronavirus disease (COVID-19) in the Manhattan borough of New York City, U.S., May 2, 2020. REUTERS/Eduardo Munoz

NEW YORK (Reuters) - New York Governor Andrew Cuomo on Saturday pushed back against what he called premature demands that he reopen the state, saying he knew people were struggling without jobs but that more understanding of the new coronavirus was needed.

People rest and enjoy the day at Central Park maintaining social distancing norms, during the outbreak of the coronavirus disease (COVID-19) in the Manhattan borough of New York City, U.S., May 2, 2020. REUTERS/Eduardo Munoz

As governors in about half of the United States partially reopen their economies over this weekend, Cuomo said he needed much more information on what the pandemic was doing in his state, the hardest hit by the disease, before he loosens restrictions aimed at curbing its spread.

"Even when you are in uncharted waters, it doesn't mean you proceed blindly," he said. "Use information to determine action - not emotions, not politics, not what people think or feel, but what we know in terms of facts."

RELATED COVERAGE

U.S. CDC reports 1,092,815 coronavirus cases, 64,283 deaths

New Jersey Governor Phil Murphy echoed Cuomo's slow-go restart approach, even as he reported "positive trends," including a decline in the number of hospital patients with COVID-19, the disease caused by the novel coronavirus.

While the number of deaths has trended lower in recent days, New Jersey's toll, second only to New York's, stood at 7,742, which Murphy cited as a key reason for maintaining his stay-at-home order.

"The family, friends and neighbors who we have lost are the reason why we cannot rush our restart," he said at a news briefing. "We need to keep seeing these lines moving in these directions before we can put New Jersey on the road back, and before we're able to responsibly restart our economy."

As many U.S. eastern seaboard residents enjoyed a perfect spring day on Saturday, those in New Jersey had access to more outdoor space as Murphy allowed the state's parks and golf courses to reopen for the first time in a month, warning they would be shut again if social distancing requirements were violated.

"Anecdotal and preliminary" reports suggest that the rules were being observed, he said.

ing of businesses that had been shuttered by the pandemic. Leaders in those and several other states where the coronavirus has had less of an impact are under pressure to allow people to return to work, as government data released this week showed 30 million Americans have sought unemployment benefits since March 21.

Cuomo pointed to the roughly 900 new coronavirus cases that hospitals in New York are still reporting daily and the fact that officials do not know where those infections are coming from, as reason enough to continue keeping the Empire State shut down.

The governor also released the preliminary results of a statewide antibody survey of about 15,000 people showing that 12.3% had been previously infected with the virus.

It confirmed the results of another test with a smaller sample size released about 10 days ago showing that one in five New York City residents has had the virus, with the Bronx borough seeing the highest number positive for antibodies at 27.6%.

As of Saturday, the number of known infections nationwide had climbed to more than 1.1 million, including about 65,000 deaths, according to a Reuters tally.

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U.S. coronavirus stimulus went to some health-care providers facing criminal inquiries

WASHINGTON (Reuters) - Eager to bolster the health-care system during the coronavirus pandemic, the U.S. government last month sped \$30 billion in stimulus payments to most healthcare providers that billed Medicare last year.

FILE PHOTO: Oklahoma National Guardsmen wait to sanitize a residents room during a decontamination mission at a longterm care facility, amid the spread of the coronavirus disease (COVID-19), in McAlester, Oklahoma, U.S. April 22, 2020. REUTERS/Nick Oxford
That speed resulted in taxpayers' money flowing to some companies and people facing civil or criminal fraud investigations, according to defense lawyers and others representing more than a dozen firms and people facing such inquiries.

The disclosures about such payments have prompted outrage among some congressional Democrats, who say they highlight the problems with how stimulus funds have been distributed.

"I have an enormous amount of frustration with the way the Trump administration is distributing these dollars, and examples like these magnify the consequences of the White House's efforts to limit transparency and stonewall oversight," Senator Ron Wyden, ranking member of the Senate Finance Committee, told Reuters.

Henry Connelly, a spokesman for House of Representatives Speaker Nancy Pelosi, added: "It is alarming to see the Trump administration giving precious taxpayer dollars to unscrupulous entities while so many hospitals and health care workers on the frontlines of the battle against coronavirus are desperate for resources."

The Department of Health and Human Services, which sent the payments, told Reuters it transmitted funds to all medical providers who submitted billings in 2019 to Medicare, the federal health insurance program for elderly



and disabled Americans, unless they had already been excluded from participating.

It declined to respond to the criticism from Wyden and Pelosi's office and did not respond to specific questions from Reuters about the payments.

Katherine Harris, a spokeswoman for the HHS Office of the Inspector General, said her office oversees the program but declined to comment on the specific distribution of funding.

"While we cannot comment specifically on any work other than what has been publicly announced, I can tell you that we regularly perform reviews of the department's administration of programs, including the distribution of funding," Harris said.

Reuters was unable to independently

determine what portion of the stimulus payments went to entities and individuals involved in civil and criminal actions with Medicare.

In an email to funding recipients seen by Reuters, HHS asked providers to sign a lengthy attestation that stipulates they have been or will be treating patients suffering from COVID-19, the disease caused by the new coronavirus. If providers do not respond within 30 days, HHS said it will assume they have accepted the government's terms and conditions. It said in a statement it "has mechanisms in place to recoup funds and address fraudulent activity."

The funds came from the \$2.3 trillion CARES Act passed by Congress to blunt the economic toll of the pandemic, which has killed more than 64,000 Americans and thrown at least 30 million people out of work.

Unlike the portions of that package intended to help small businesses, which required companies to apply for it, some of the healthcare funding was initiated by the U.S. Department of Health and Human Services and showed up as a surprise in the bank accounts of many healthcare providers.

Reuters interviewed six defense lawyers and others representing more than a dozen healthcare providers facing civil or criminal inquiries who received the money, including a pain medicine doctor who recently settled a civil false claims case, and an operator of an assisted living facility who is planning to plead guilty to healthcare fraud.

"The left hand does not know what the right hand is doing," said Joel Hirschhorn, an attorney who represents the pain medicine doctor and the operator of the assisted living facility.

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A Decade Of Job Gains Wiped Out U.S. Now Has 22 Million Unemployed



OVERVIEW

Last week, 5.2 million people filed unemployment claims, bringing the total to 22 million in the four weeks since President Trump declared a national emergency

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

More than 22 million Americans have filed for unemployment aid since President Trump declared a national emergency, a staggering loss of jobs that has wiped out a decade of employment gains and pushed families to line up at food banks as they await government help. The United States has not seen this level of job loss since the Great Depression, and the government is struggling to respond fast enough to the deadly coronavirus health crisis and the widespread economic pain it has triggered.

Layoffs are mounting in nearly every sector as businesses have been forced to close in an effort to stem the spread of covid-19. Many companies that remain open report a huge drop-off in sales. New data show manufacturing production cratered in March by the most since 1946, and new home construction saw the biggest decline in nearly 40 years.

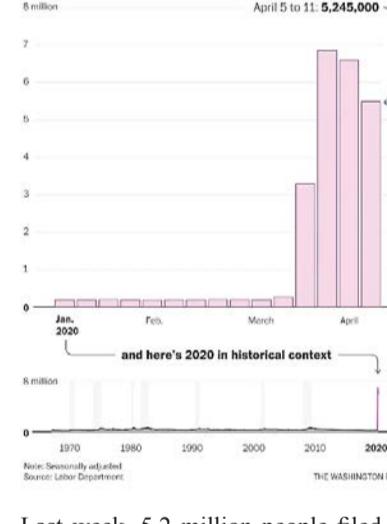
"We are going to go through a couple of quarters, at least, where things will be bad," said Patrick Harker, president of the Federal Reserve Bank of Philadelphia. "I could see a [jobless] number hovering around or slightly below 20 percent, even."

Government aid has been slow to arrive for many Americans, exacerbating the downturn. The Small Business Administration stopped accepting loan applications on Thursday after it ran out of funds for a key program that is supposed to help businesses stay afloat and retain workers.

State unemployment offices are so overwhelmed that many people are still waiting for unemployment payments weeks later, and few states have done anything yet for the self-employed and gig workers who are desperate for aid. Even the federal government's relief payments — referred to by many as "stimulus checks" — have been held up by various glitches. About half of the payments have gone out so far.

Stocks were little changed in regular trading Thursday as Wall Street traders had already factored in major job losses. But in after-hours trading, futures for the Dow Jones industrial average soared after STAT news reported that a Chicago hospital treating severe coronavirus patients with Remdesivir, an antiviral medicine, saw encouraging results. The trial involved only 125 people and the pre-

liminary results were not peer reviewed, but the market reaction was a sign of the anticipation among investors for positive covid-19 treatment news.



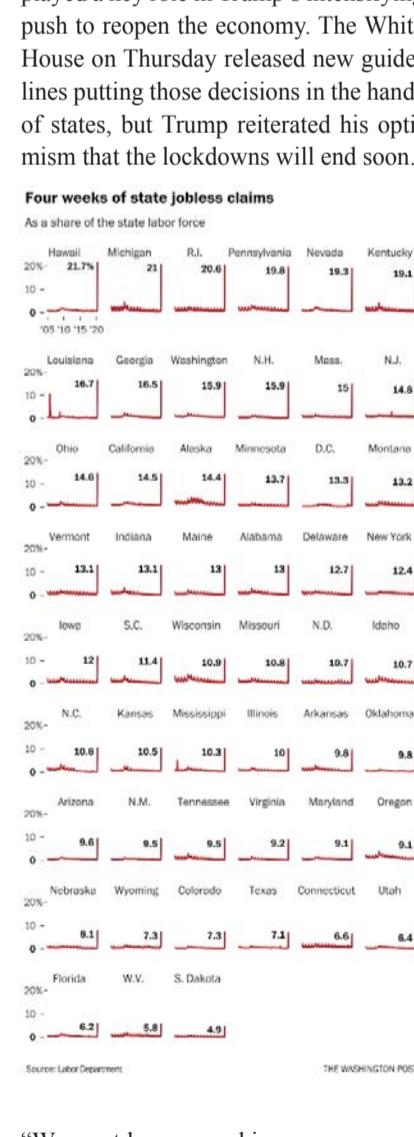
Last week, 5.2 million people filed unemployment insurance claims, the Labor Department reported Thursday, making it among the biggest spikes ever, although smaller than the 6.6 million people who applied the week before and the record 6.9 million people who applied the week that ended on March 28.

The eye-popping job losses in the past month have erased virtually all of the 22.8 million jobs gained since 2010 as the nation rebounded from the Great Recession.

Two economists say the U.S. unemployment rate is already over 20 percent, according to Alexander Bick of Arizona State University and Adam Blandin of Virginia Commonwealth University who are tracking the data in real time. It is expected to remain close to 10 percent through the end of the year, meaning 1 in 10 people would still be out of work at the holidays, the National Association for Business Economics says.

Every state has experienced job losses, with several key swing states in the upcoming presidential election among those hardest hit with layoffs ranging from manufacturing to hospitality. In Michigan, a million workers, or 21 percent of the workforce, has already applied for unemployment over the past

month. Pennsylvania has close to 20 percent of workers out of a job, and Ohio is near 15 percent. The worst state of all is Hawaii, with nearly 22 percent out of work since the tourism industry has been devastated. These crushing jobless numbers have played a key role in Trump's intensifying push to reopen the economy. The White House on Thursday released new guidelines putting those decisions in the hands of states, but Trump reiterated his optimism that the lockdowns will end soon.



cans typically slash their spending when they see widespread job losses and pay cuts among their friends and family members, another issue likely to prevent a rapid recovery. Here's what reopening the economy is likely to look like: More masks, fewer workers, high unease.

Tedeschi, a former Treasury Department official, said the psychological scars of so many job losses are likely to be long-lasting. He pointed to how millennials have been reluctant to buy homes, years after the Great Recession, because they are still spooked by seeing so many family and friends experience foreclosure or personal bankruptcy. (Courtesy www.washingtonpost.com)



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Women shop at a shopping mall after the Saudi government eased a curfew and allowed stores to open, following the outbreak of the coronavirus disease (COVID-19), in Riyadh



A U.S. military personnel wearing face mask walks outside the Jacob K. Javits Convention Center, which was converted into a hospital during the outbreak of the coronavirus disease (COVID-19), in New York City. U.S. REUTERS/Brendan McDermid



formation of the U.S. Navy Blue Angels and the U.S. Air Force Thunderbirds fly over the National Mall in Washington



Nuria Bravo, 38, shows to her neighbors her newborn son Jesus next to her husband Francisco Pimentel, 40, and their children Cristina, 8, and Daniel, 11, as they greet to the neighbors from the balcony of their house during a lockdown amid the coronavirus disease (COVID-19)



Britain's Prime Minister Boris Johnson chairs a meeting to update on the coronavirus disease (COVID-19) outbreak, in the cabinet room of the 10 Downing Street in London, Britain



Nuria Bravo, 38, and her husband Francisco Pimentel, 40, pose for a photo with their newborn son Jesus as they arrive to their home from the hospital after she gave birth during a lockdown amid the coronavirus disease (COVID-19) outbreak, in Ronda, southern Spain, . 2020. REUTERS/Jon



Protesters covering their faces attend a demonstration against the lockdown imposed to slow the spread of the coronavirus disease (COVID-19), in Berlin, Germany, May 2, 2020. REUTERS/Christian Mang



Bolivian citizens, who were stranded in Chile after the border was closed as preventive measure, gather as they cross the border between Chile and Bolivia to get to their country, following the outbreak of the coronavirus disease (COVID-19) in Colchane,

"The World's Top Food Heroes"

23 Organizations Worldwide Are Working To Eliminate Food Waste During COVID-19



The novel coronavirus (COVID-19) has upended nearly every aspect of modern society, but especially the food system. Farmers are being forced to discard unprecedented amounts of food surplus because of the closure of schools, restaurants, and hotels. And, because of the complex logistics of the food supply chain, diverting food supply away from wholesalers directly into the hands of consumers can be costly. Experts like Dana Gunders from ReFED are concerned that more food waste will be produced in 2020 than in previous years. Despite these challenges, organizations around the world are working to reduce food waste.

Organizations around the world that are working to reduce food waste:

1. AgriMax (Europe) Funded by the European Union, AgriMax is a food waste recovery project that converts crop and food processing waste into organic compounds through biorefinery. These compounds can be used in food packaging, food ingredients, and agricultural chemicals. Additionally, AgriMax recently launched an online platform that connects crop producers to biorefineries in Spain and Italy to generate profits from waste. AgriMax also promotes educational webinars on the bioeconomy, and offers tips to help people recycle household food waste.

Binghamton Food Rescue (BFR) (United States)

Binghamton Food Rescue (BFR) collects perishable food waste and redistributes it as packaged meals and groceries to food-insecure communities in the city of Binghamton, New York. Over 21,319 kilograms (47,000 pounds) of food have been rescued since the organization's inception. The organization is encouraging community members to report local food waste so they can pick up and re-purpose it. BFR also collects food donations and delivers them to around 100 households per week.

3. Brothers Produce (United States)

Brothers Produce is the largest Texas-based food and beverage distributor, supplying

goods to retailers in Texas and Louisiana. In response to the pandemic, Brothers Produce has developed a new business model where boxes of fresh produce are sold directly to customers instead of companies.

4. City Harvest (United States) As the world's first food rescue program, New York-based City Harvest is responding to COVID-19 by rescuing perishable produce. The organization aims to feed New York City's food insecure communities by redistributing food waste and providing educational programming. Despite the closure of over 85 of its food programs, City Harvest is still committed to feeding those in need. The organization has opened seven emergency relief sites for New York's food insecure communities, and 22 more relief sites are on their way.

5. Community Alliance with Family Farmers (CAFF) and Farmers Guild (United States)

Based in California, The Community Alliance with Family Farmers (CAFF) and Farmers Guild is a nonprofit striving to build a more sustainable food system. To do so, they engage in political advocacy and develop grassroots programs to empower farmers and local communities. To eliminate the food surplus in California's food system, CAFF works with farmers to redirect their food supply away from their usual commercial customers and into the hands of consumers.

6. Compass Group (United Kingdom)

Operating in over 50 countries, Compass Group is the biggest food service company globally. In response to COVID-19, Compass Group UK partnered with food recovery organizations and food safety experts to create a plan to distribute food surplus to nonprofit organizations across the United Kingdom. Within 3 weeks of the plan's inception, around 60,000 meals were donated to more than 30 national nonprofits and local relief organizations.

7. Divert (United States)

Divert is a technology company that uses data to inform solutions to minimize food waste from the retail supply chain. Divert currently partners with supermarket chain Giant to recycle perishable foods. Perishable food is removed from the supply chain and repurposed to generate clean energy. Divert also recycles all food waste that cannot go to food banks.

8. Edible York: The Abundance Project (United Kingdom)

Located in the United Kingdom, Edible York is an NGO that aims to build a healthier York community through edible gardening and horticultural workshops. The organization runs a program titled "Abundance" that collects surplus fruit

that would inevitably end up in a landfill. Volunteers then redistribute the fruit to the York community.

Volunteers also rescue potatoes and deliver them to the most vulnerable people and families impacted by pandemic.

9. The Felix Project (United Kingdom) Based in London, The Felix Project is a nonprofit that collects fresh food thrown away by wholesalers, and delivers it to charities and schools. As the pandemic creates a spike in the demand from food banks in London, The Felix Project is expanding their deliveries to emergency food hubs, homeless shelters, churches and hospitals.

10. Food Aid Foundation (Malaysia)

Malaysia-based food recovery nonprofit Food Aid Foundation distributes supply chain food surplus among the country's most vulnerable populations. They have carried out emergency food relief efforts in Malaysian neighborhoods such as Alor, Setar, Ipoh, and Penang. The organization receives donations from renowned Asian chefs such as Alex Chong, and partners with major food conglomerates like Captain Oats and Indofood to fund their initiatives.

11. Food for Soul (Italy) Based in Italy, Food for Soul is a self-proclaimed cultural project that recovers imperfect foods from landfills in countries ranging from France to Brazil, and repurposes them into meals for the homeless, refugees, and other vulnerable communities. Seeking creative ways to encourage food waste reduction, Founder and Italian chef Massimo Bottura hosts a family-friendly Instagram cooking show that teaches viewers how to repurpose household food waste into meals.

12. Food Recovery Network (FRN) (United States) Food Recovery Network (FRN) is a nonprofit led by college students who collect campus food waste and donate it to local nonprofits, churches, and other community organizations. FRN operates on 230 college campuses across America. Despite mass college campus closures, over 30 student chapters continue to rescue food waste. And since the beginning of the pandemic, several companies have donated their food surplus left by business closures and event cancellations.

13. FruPro (United Kingdom) Launched in response to the pandemic, FruPro is a London-based online platform that connects major foodservice and catering suppliers to independent retailers to eliminate losses in the food supply chain. Since FruPro's launch, 36,741 packages of fresh produce have been delivered, feeding around 500,000 people. FruPro is also developing a plan to

distribute food to local nonprofits and food banks.

14. ReFED (United States)

ReFED is a U.S.-based consortium that seeks to discover policy solutions to end food waste. The organization has published numerous educational resources on the ways people can get involved to combat food waste. ReFED also hosts a weekly interactive webinar series titled, "Better Together: Food System Best Practices for Navigating COVID-19" every Wednesday at 3PM EST which focuses on specific food system challenges and potential solutions.

15. Imperfect Foods (United States) Operating in 43 states, the San-Francisco based company, Imperfect Foods, aims to eliminate food waste by collecting blemished food rejected by grocery stores. They then redistribute it in customizable boxes to customers. As a result of COVID-19, delivery services face delays due to an increase in demand and a decrease in staff.

16. Mesa Brasil SESC (Brazil) Mesa Brasil SESC is a Brazilian food bank network whose objective is to reduce national food waste by redistributing food surplus to food insecure Brazilian communities. Mesa Brasil's network contains over 1100 companies that include supermarkets, restaurants, and food service distributors. According to their Facebook page, "Mesa Brazil is acting with full force to combat the effects of the pandemic among the most vulnerable populations."

As of April 1st, they had donated over 23,500 kilograms (52,000 pounds) of food to 148 charity organizations across the country.

17. Move for Hunger (United States) If food is discarded during one's relocation process, Move for Hunger is available to collect and donate it to food banks. The organization connects people who are moving with a moving company to coordinate a pick up time for non-perishable food items. The service operates across the United States and parts of Canada. Since the beginning of the pandemic, Move for Hunger has expanded its operational efforts, delivering food to food banks faster than ever before.

18. Planet Food: The Real Junk Food Project York (United Kingdom) Based in the United Kingdom, Planet Food York is a nonprofit that recovers food that would end up in a landfill. The food is then sold at their "pay-as-you-feel" food store. In the face of COVID-19, Planet Food York is partnering with local churches and food banks to deliver bags of food to

the community.

20. Replate (United States)

Operating in more than 300 U.S. cities, Replate is a nonprofit comprised of professional drivers known as "food rescuers" who

collect surplus meals from businesses and distribute them to vulnerable communities.

By partnering with Beyond Meat and DoorDash during the pandemic, Replate is able to provide fresh, nutritious meals to

frontline workers and food insecure communities.

21. Rock and Wrap It Up (United States) Rock and Wrap It Up is a New York-based anti-poverty organization that works to divert excess food from stadiums, companies, and other commercial enterprises towards food banks and veterans. Since the beginning of the pandemic, Rock and Wrap It Up has collected thousands of pounds worth of food from Madison Square Garden and MetLife Stadium. As of early April, film and TV partners have donated over 2,000 additional pounds of food.

22. Second Harvest (Canada) Second Harvest is Canada's largest food rescue organization. Second Harvest recently committed CAD\$4.5 million dollars (USD \$3.2 million) towards local charities and nonprofits that distribute surplus food to food insecure Canadians.

The organization currently accepts food donations from companies such as Loblaw, Starbucks, and Sysco, and is working to partner with farms and smaller community stores.

23. Winnow (United Kingdom) Winnow is a technology company that uses artificial intelligence (AI) to reduce food waste in commercial kitchens. Winnow's Waste Monitor System, a food waste tracker, is used by chefs in

more than 40 countries. Additionally, Winnow Vision is a system of cameras pointed at garbage bins that collects data on food waste. Through AI, Winnow has

saved over USD \$42 million dollars in food purchasing costs. (Courtesy <https://foodtank.com/news>)



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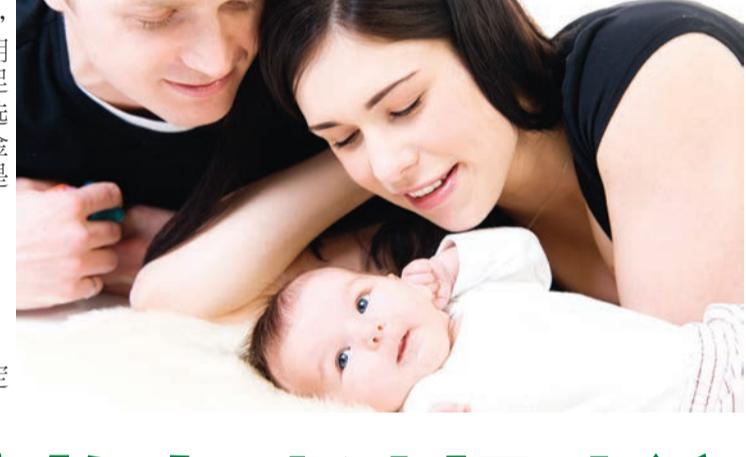
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★薪水稳定成长的上班族老鸟

- 生活特征:
收入稳定的上班族,薪水会随时间固定

12种不同族群、人生阶段与情境的寿险选择建议

社会新鲜人、小资族、上班族老鸟、业务员、单身贵族、新婚族、
小家庭、单亲家庭、有残障家人、即将退休、已退休银发族 (下)



★刚新婚或刚生小孩的草创时期小家庭

- 生活特征:
刚组成家庭,可能仍在草创打拼,并即将迎接小生命。可能刚买房有房贷压力,但又要为日后的养儿育女预先准备教育基金等生活费。

- 寿险建议:单薪家庭一定期寿险/终身型寿险;双薪家庭一定期寿险/储蓄型寿险

此时的你们可能因为买房等重大开支或刚生小孩而家庭经济负担较大,建议单薪家庭的经济支柱应视收入状况选择投保定期寿险或终身寿险,以提供家人日后经济保障。双薪家庭则可考虑选择定期或储蓄型等保障型的寿险,可节省保费支出。建议从35岁起可考虑加强终身保障,但前提是搭配适当的利率环境,当利率偏低时,保费通常相对较高。

无论单薪或双薪家庭,建议从定期寿险著手,若能力许可再考虑是否要买终身型寿险。此外,只要有房贷压力就应该加强寿险保障,并视收入状况去提高寿险保障额度,以免不幸身故后,家人连房子都保不住,此时寿险保障就能派上用场。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★生活较优渥的家庭



- 生活特征:
收入充足且生活优渥的家庭,无需为钱过度烦恼。可能有小孩,也可能夫妻两人决定当顶客族。

- 寿险建议:投资型寿险
若风险承担度较高,建议可选择投资型寿险,并搭配选择积极型基金做投资。若风险承担度较低较保守,建议也可选择投资型寿险或储蓄型寿险,再搭配投资保守型基金。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★单亲家庭

- 生活特征:
单一经济来源,有小孩要扶养,经济压力可能较大。

- 寿险建议:定期寿险/终身型寿险/储蓄型寿险
应视收入状况选择投保定期寿险或终身寿险/储蓄型寿险,以提供孩子日后经济保障。建议从定期寿险著手,若能力许可再考虑是否要买终身型或储蓄型寿险。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★家中有残障子女的家庭

- 生活特征:
家中有无谋生能力的残障子女,想提供残障子女在自己身后也能有稳定的经济来源。

- 寿险建议:有现金价值的终身寿险/万能寿险/储蓄型寿险/投资型寿险

有现金价值的寿险保单结合了投资/储蓄,保费在支付保险成本后,会投入另设的储蓄/投资帐户,具储蓄功能与红利分配(非绝对),透过稳健的投资组合与时间复利,可累积出可观资产供残障子女日后使用。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★无过高财务负担也无需扶养亲人的即将退休族群

- 生活特征:
子女就业且经济独立,对家庭与家人的财务重担与责任已减轻许多,负担较少。

- 寿险建议:不用购买寿险/定额定期寿险

寿险最大的目的在于保障家人在投保人身故后有稳定收入来源。针对没有财务负担或无需扶养亲人的即将退休族群,其实可以不用购买寿险。若仍想购买寿险提供另一半有保障的老年生活,则建议选择定额保费的定期寿险。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★仍有负债的即将退休族群

- 生活特征:
可能房贷尚未缴清,或是有借款仍未偿清等,肩上重担依然不轻者。

- 寿险建议:定期寿险
建议选择一份与你的贷款清偿同时结束的定期寿险



- 在仍有贷款时提供家人多一份保障。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★无财务负担的已退休银发族

- 生活特征:
无负债或财务负担,自在安养晚年。

- 寿险建议:无需购买
寿险最大的目的在于保障家人在投保人身故后有稳定收入来源。针对没有财务负担或无需扶养亲人的退休银发族,无需再多花钱买寿险。(※以上建议是以扣除生活必需开支后仍有余额为前提)

★仍有负债的已退休银发族

- 生活特征:
领退休金过生活,但仍有负债。

- 保险建议:定额定期寿险
如果仍有不小笔的负债待清偿,又不想拖累家人,则建议购买定期寿险提供家人保障。(※以上建议是以扣除生活必需开支后仍有余额为前提)(文章来源:咕噜美国通)(全文完)



劉慈欣原著電視劇版《三體》6月開拍 張魯壹&王子文出演 何以笙簫默導演執導

三體
THREE BODY PROBLEMS

據國內多家媒體報道，4月28日舉辦的2020年第26屆北京電視節目交易會青年制作人論壇上，編劇、制片人白臺聰透露劇版《三體》原定3月開機，因疫情原因延期到6月。他坦言，該項目拍攝地點和計劃壹變再變，同時又要兼顧劇組人員安全問題。

劇版《三體》由楊文軍執導，改編自劉慈欣所著的同名長篇科幻小說，劇集已於2019年5月正式備案。導演楊文軍曾經執導電影《何以笙簫默》，電視劇《刀客家族的女人》、《扶搖皇後》等。據悉，男女主角分別為張魯壹和王子文。

劇版《三體》的消息早在2016年就宣布，遊族影業提供版權、慈文傳

媒拍攝制作、企鵝影業參投。2019年6月這部劇集的備案公示曾在網上曝光，劇情梗概如下：

“2005年，地球基礎科學出現了異常的擾動，壹時間科學界風雨飄飄，人心惶惶。離奇自殺的科學家，近乎神跡的倒計時，行事隱秘的科學邊緣神秘莫測的《三體》遊戲……”

納米科學家汪渺被警官史強帶到聯合作戰中心，並潛入名為“科學邊界”的組織協助調查。迷霧之中，汪渺接觸到壹個名為ETO的組織，發現其幕後統帥竟是自殺身亡的科學家楊冬的母親——葉文潔。

隨著ETO與作戰中心妳來我往的不斷博弈，汪渺和史強逐漸確定

《三體》遊戲中的世界真實存在。而所有事件的源起，是兩個文明為了生存空間，孤註壹擲的生死相逐。在聯合作戰中心及科學家們的共同努力下，汪渺、史強等人堅定信念、重燃希望，帶領大家繼續準備著在今後與即將入侵的三體人展開殊死鬥爭。”

《三體》電影版2015年就開拍，馮紹峰、張靜初、吳剛、唐嫣、杜淳等主演，張番番執導，至今沒有上映。光線影業在2019年的財報中也提到，他們也要拍攝新版《三體》電影。此外，B站主導的動畫版《三體》在制作之中，動畫番劇《我的三體》系列已播出三季。

《壹百零八》亮相北京國際電影節



根據真實事件改編，取材於2008年“5·12”汶川特大地震背景的電影《壹百零八》發布首款預告片及海報。電影由孔嘉歡擔任導演、編劇及美術指導，呂星辰、董凡、高亮主演，見證者吳京特別助演，描繪了壹段汶川地震期間關於愛與希望的感人故事。據悉，電影《壹百零八》同時也即將作為獨家展映影片於五一長假期間登陸由北京國際電影節組委會與官方網絡展映平臺愛奇藝聯合主辦的北京國際電影節春季在線影展。

**2020年感動世界的電影故事
重溫2008年生命的希望與奇跡**

汶川地震題材電影《壹百零八》取材於“5·12”汶川特大地震期間發生在四川德陽什邡市的真實事件，震後的什邡市婦幼保健院瀕臨倒塌，斷壁殘垣間只有附近的羅漢寺保持完整，萬般無奈下，醫生們前往寺廟求援。越來越多的孕婦和災民湧入寺中，同政府、軍隊、謁願者、醫生、僧眾、家屬壹起，為新生命連起壹道保駕護航的鋼牆鐵壁。災後，統計出寺院內的新生兒數量為“108”名，大家均稱之為“羅漢娃”。

電影《壹百零八》的導演孔嘉歡介紹，這個真實的故事以新聞事件進入他的視野，看完報道後整個人驚嘆、震動、興奮不已！於是發心壹定要把這個真實事件拍成電影，《壹百零八》的故事值得被更多的人了解並傳播下去。壹寺壹院壹災難，壹僧壹念壹零八。生命是壹場劫難中最應該被留下的東西，生命是度過黑夜的最終依靠，生命值得舍生忘死去維護，生命是奇跡和祈盼的源頭。導演孔嘉歡

歡希望能通過電影的形式，記錄壹段歷史、傳遞壹種精神。這不僅是壹方有難八方支援的大愛，還是面對逆境時涅槃重生的堅定，更是家園建設中感恩奮進的執著。尤其是在新冠疫情籠罩的當下，雖然具體事件不同，但醫護人員等“最美逆行者”的無私奉獻，面對生命極限的撕裂與挑戰，卻能得到世人最大程度的共情。中國觀眾也需要去重溫壹遍2008年發生在四川什邡的這個充滿溫暖與奇跡的故事，在這個非常時期再次收獲勇氣與鼓勵。

**史上不可思議的神奇數字
全球溫暖人心的生命禮贊**

電影《壹百零八》作為參展影片，即將登陸北京國際電影節春季在線影展。同時發布先導預告片及先導海報，以及影展特供海報，在特殊時期以特殊的形式與觀眾見面，進行壹場限量首映。

在電影《壹百零八》的先導預告片中，“108”這壹神奇數字被充分解讀，路人街采從懵懂到驚訝，繼而轉化成對電影熱切的期待。和尚破戒與108個孕產婦共同抗震救災，產生不可想象的爆炸性效果。每個人都是災難中的受害者，也都是力挽狂瀾的參與者，播撒希望，拯救靈魂，108個“羅漢娃”以出生順序先後的數字命名，將以108個燦爛生命的形式，向世界持續講述這個神奇故事。導演孔嘉歡攜劇組趕赴什邡、成都等地取景拍攝，利用巨型機器模擬製造“走廊地震平臺”，只為最大限度最大真實程度還原地震災區原貌。逼真的效果，震撼的場景，血水和雨水混在壹起，

被演員形容為“地球要毀滅了”“慘烈非凡”。

電影《壹百零八》發布的影展特供海報，以女主角肖藍、羅漢寺和尚和新生的“羅漢娃”為主體，他們莊重肅立，以最平凡的視角記錄著奇跡的發生；在電影的先導海報中，殘酷的震區場景露出冰山一角，壹位流浪詩人從平日裏的“無所事事”，到大災臨頭的挺身而出，是什麼樣的感召讓他做出英勇的壯舉，值得在電影中探尋。

兩張海報展現不同的人物，不同的個體，面對同樣的考驗做出不一樣的奉獻。值得一提的是，演員吳京作為謁願者，曾於2008年在什邡羅漢寺素全大和尚的帶領下親自投身抗震救災，更是全程見證了108個“羅漢娃”的誕生過程，吳京也會以“見證者”的身份在影片裏特別助演。

汶川地震題材電影《壹百零八》由四川壇城聖視電影文化傳媒有限公司、木蘭文化傳媒有限公司、北京壇城聖視電影文化傳媒有限公司、浙江永康嘉蘭影業有限公司、華龍文華（北京）文化傳媒發展有限公司、北京啓泰遠洋文化傳媒有限公司出品，四川通用電梯有限公司聯合出品。中共德陽市委宣傳部、中共什邡市委、什邡市人民政府、中共什邡市委宣傳部作為顧問單位，北京啓泰遠洋文化傳媒有限公司、四川壇城聖視電影文化傳媒有限公司宣傳發行，北京愛奇藝科技有限公司獨家信息網絡傳播及獨家院線點播。孔嘉歡編劇及導演，呂星辰、董凡、高亮主演，見證者吳京特別助演，將於2020年全國上映。



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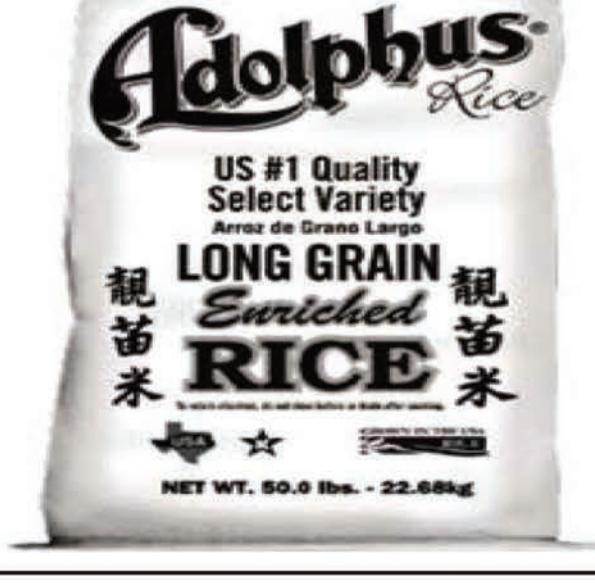
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精彩 節目介紹

《美南新聞聯播》

美南新聞聯播是一檔美南國際電視台
今年最新推出的晚間直播新聞類節目。

全球直播

LIVE

STV

KVVV15.3

美南國際電視台



節目介紹：

美南新聞聯播是一檔美南國際電視台今年最新推出的晚間直播新聞類節目。由特約主播高白，向觀眾朋友們介紹全球，美國，中國，以及台灣地區最新發生的新聞。不僅如此，美南新聞聯播還會在節目中連線加州以及加拿大華人電視台，給您帶來北美最全面的新聞資訊。

播出時間：

節目播出時間為周一至周五每天晚間6:30，次日早間7:00重播。
敬請關註。

美南廣播電視台 看電視聽廣播

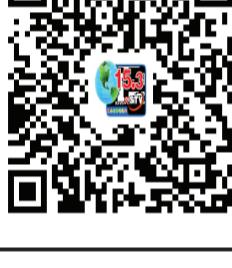
**美南國際電視STV15.3為方便觀眾收看，
「電視廣播合為一體」**

不需任何付費，
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以及各類國際、社區重大資訊。

操作指南如下，讓觀眾24小時收看收聽：

1. 掃二維碼(QR code)：

觀眾只要掃描報上的二維碼，
就可連結到**美南國際電視**，
直接在手機上觀看**STV15.3**。



2. Google搜尋：

觀眾只要在Google網站搜尋

「Southern TV – STV15.3 Houston」

STV15.3 Houston

或輸入該平台網址

<http://media.maqtv.com/?1497381&proc=1>

就可直接連結美南國際電視直播平台。

<http://media.maqtv.com/?1497381&proc=1>

3. 下載Apps收看：

可在蘋果商店搜尋

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更方便，也可以在Apps裡
收看**STV15.3** 電視直播。



如需開車時收聽廣播，請鏈接到車載音響設備(數據線/藍牙設備)，效果更佳。

《美南大咖談》報紙預告：

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業界大咖.....
熱點時事、熱門話題、勵志故事、
傳奇人生.....

美南國際電視最新訪談欄目

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本期嘉賓：休斯頓TMCO交響樂團
中提琴演奏家劉銳、青年鋼琴家
LULU LIU；

熱點話題：青年鋼琴家LULU LIU的
成長之路、青少年音樂教育等

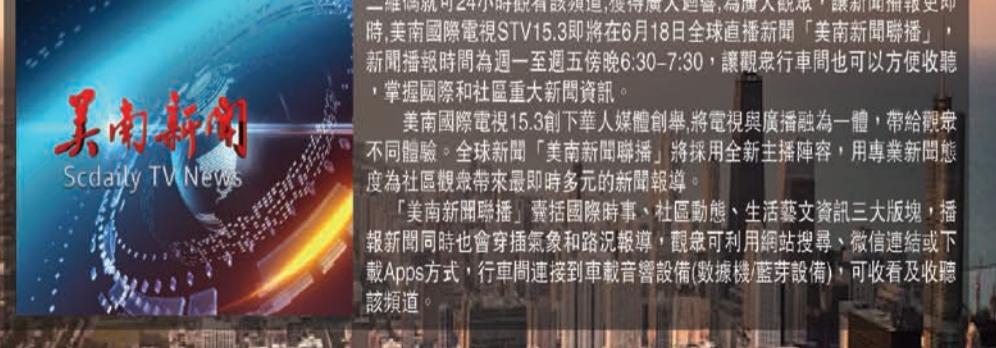
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全球直播，掌握世界新聞脈動**



美南新聞聯播



美南國際電視15.3日前「電視廣播合為一體」全球直播上線，手機掃瞄二維碼就可24小時觀看該頻道，獲得廣大迴響；為廣大觀眾，讓新聞播報更即時，美南國際電視STV15.3即將在6月18日全球直播新聞「美南新聞聯播」，新聞播報時間為周一至週五傍晚6:30~7:30，讓觀眾行車間也可以方便收聽，掌握國際和社區重大新聞資訊。

美南國際電視15.3創下華人媒體創舉，將電視與廣播融為一體，帶給觀眾不同體驗。全球新聞「美南新聞聯播」，將採用全新主播陣容，用專業新聞態度為社區觀眾帶來最即時多元的新聞報導。

「美南新聞聯播」囊括國際時事、社區動態、生活藝文資訊三大版塊，播報新聞同時也會穿插氣象和路況報導，觀眾可利用網站搜尋、微信連結或下載Apps方式，行車間連接車載音響設備(數據線/藍牙設備)，可收看及收聽該頻道。

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美南新聞
Southern News Group

INTERNATIONAL
TRADE CENTER
Houston Texas

美南電視本周節目單

Southern Television 15.3 2020年5月份電視頻道節目表							4/27/2020-5/3/2020
美中時間	MON.	TUE.	WED.	THU.	FRI.	SAT.	SUN.
00:00-00:30							
00:30-01:00	美南大咖談 (重播)						
01:00-01:30	國家回憶 (重播)	中國緣 (重播)	中華情 (重播)	遠方的家 (重播)	深度國際 (重播)	中華醫藥 (重播)	生活 (重播)
01:30-02:00	STV15.3 Houston						
02:00-02:30	中國地名大會 (重播)						
02:30-03:00	美南新聞聯播 (重播)						
03:00-03:30	海峽兩岸 (重播)						
03:30-04:00	今日關注 (重播)						
04:00-04:30	今日亞洲 (重播)						
04:30-05:00	美南大咖談 (重播)						
05:00-05:30	中國文藝 (重播)						
05:30-06:00	中國緣 (重播)						
06:00-06:30	生活 (重播)						
06:30-07:00	遠方的家 (重播)						
07:00-07:30	深度國際 (重播)						
07:30-08:00	央視國際新聞 (重播)						
08:00-08:30	美南新聞聯播 (重播)						
08:30-09:00	國家回憶 (重播)						
09:00-09:30	今日關注 (重播)						
09:30-10:00	今日亞洲 (重播)						
10:00-10:30	美南大咖談 (重播)						
10:30-11:00	央視國際新聞 (重播)						
11:00-11:30	美南新聞聯播 (重播)						
11:30-12:00	中國地名大會 (重播)						
12:00-12:30	記住鄉愁 (重播)						
12:30-13:00	美南新聞聯播 (重播)						
13:00-13:30	中國緣 (重播)						
13:30-14:00	生活 (重播)						
14:00-14:30	遠方的家 (重播)						
14:30-15:00	中國文藝 (重播)						
15:00-15:30	深度國際 (重播)						
15:30-16:00	今日關注 (重播)						
16:00-16:30	今日亞洲 (重播)						
16:30-17:00	美南大咖談 (重播)						
17:00-17:30	央視國際新聞						
17:30-18:00	美南新聞聯播 (直播)						
18:00-18:30	中國文藝						

本报记者秦鸿钧报导



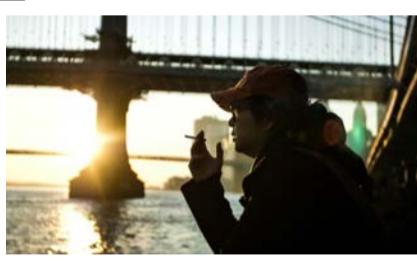
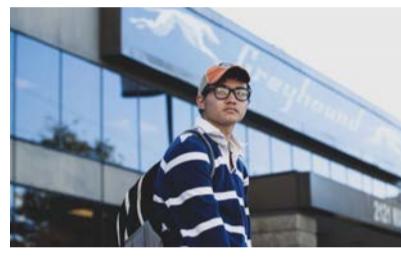
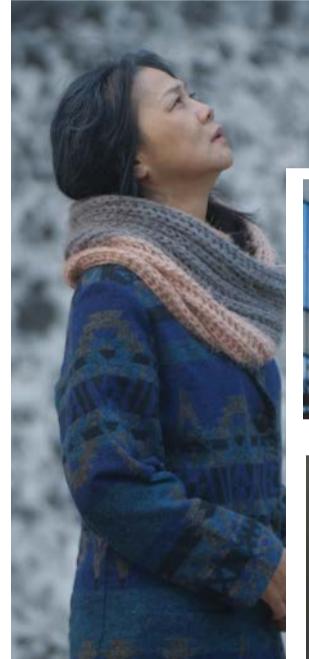
悲情大制作！电影「落在纽约的灰」近期北美首映



導演梁晨



原著作者：秦鴻鈞



国会议员麦考尔为德州居民疫 情政策及为社区公共安全而战



小儿癌症。并提高认识并支持预防儿童癌症的痛苦，痛苦和长期影响的措施。他们的目标是消除对所有儿童构成威胁的癌症。

除了确保德州拥有战胜病毒及儿童医疗所需的资源外，国会议员 McCaul 还致力于解决德州的许多其他公共安全问题。其中关于人口贩卖的问题包括在德州，就有 30 万人口贩运的受害者。这些受害者中有将近 80,000 是儿童。



女儿 Ivanka Trump 特地和国会议员 McCaul 以及 Courtney Litvak 与母亲 Kelly Litvak 举行会议，讨论了社区中人口贩运的普遍性，以及如何改善我国打击这一令人发指的犯罪并照顾幸存者的方式。同时利特瓦克 (Litvak) 母女和麦考尔 (McCaul) 与白宫外的记者们分享谈论了川普总统签署的一项打击人口贩运和在线儿童剥削的行政命令。

紧接着麦考尔与国家人口贩运救援联盟组织的合作夥伴进行了访谈。“人口贩运救援联盟组织”是地方，州和联邦执法机构与社会服务组织之间的合作，致力于识别并帮助贩运人口的受害者并有效识别，逮捕和起诉从事贩运人口犯罪的人。因此麦考尔 (Michael McCaul) 在国会领导下，加强了美国对我们的电网和金融机构的网络威胁的防御措施。并且也在 Katy 独立学区的莱格西体育场举办了一场提高人口贩运意识的圆桌会议。



在大家共度的疫情艰难时期。对于失业人数的增长，中小企业主挣扎与困难。许多家庭也正从冠状病毒引