

聖塔巴巴拉華美協會

會刊

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Santa Barbara Chinese American Association (SBCAA)

www.chinesefestival.com

Newsletter

No. 45 January 2005



SBCAA Board

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683-3060(H)
seanlee17@cox.net

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* 郑国才, 公關及筹款
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Fundraise



恭祝各位會員新年快樂, 萬事如意!

We wish all members a happy and prosperous new year!

春节联欢会重要通知

时间 : 2005 年 2 月 12 日, 星期六
上午 11 点 - 下午 5 点

地点 : Goleta 社区活动中心
午餐费 : 七元 (预付) / 成人会员;
十元 (门票);
五元 / 儿童, 学生;
二岁以下婴儿免费

邮寄地址 :
Santa Barbara Chinese
American Association
3887 State St., #104
Santa Barbara, CA 93105

**为了保证你能吃到饭, 请会员们尽
快提前预订, 将支票寄到华美协会 (请
注明名字和几位)。**

2005 年在中国的生肖中是鸡年。今年的春节是二月九日。华美协会将于二月十二日举办一年一度的春节联欢会。午餐后将会有丰富多彩的文藝表演和交誼午會。歡迎各位光臨!。如果不用午餐的话也欢迎参加观看表演(免费)。我们期盼大家光临!

**The Year of Rooster Chinese
New Year's Celebration**

Time : 11 AM - 5 PM, Saturday, February
12, 2005

Location : Goleta Valley Community Center
Lunch Ticket : \$7 Prepay/Adult Members;
\$5/ Children and Students;
\$10 Pay at Door
Children under 2 free

Mail Address :
Santa Barbara Chinese American
Association
3887 State St., #104,
Santa Barbara, CA 93105

**To ensure that you will be able to have lunch,
please reserve in advance by sending a check to
SBCAA (please note your name and number of
people attending).**

The year 2005 is the Year of Rooster in the Chinese Zodiac. This year's Spring Festival (Chinese New Year's day) falls on February 9th. To celebrate the arrival of the Year of Rooster, the SBCAA will hold a new year's celebration party on February 12th, 2005. We welcome all members to join us in this festive event. After lunch we will have array of colorful performances as well as ballroom dance. Even if you do not want to have lunch in the party, you are welcome to come to watch the performances, which are free. We look forward to seeing you all at the party!

新年快樂



*SBCAA Chinese New Year Trip
2005 Pomona Fairplex Asian American Expo
January 29th, 2005*

Dear SBCAA members and friends,

Start 2005 with a fun and exciting outing to LA Pomona Fairplex to enjoy the Chinese New Year with lot of Chinese festivities, free food, shopping and great cultural fun, it is sponsored by SBCAA. Everyone is welcome and warmly invited. But, space is limited, so please order your tickets by sending the attached reservation form. If you have any question, please call the following person: (English) Dr. Dan Smith at 893-2097 (W), or send e-mail to smith-d@sa.ucsb.edu (Chinese) He Yejin / Yu Gang at 964-2180 (Home) or send e-mail to yejinhe@cox.net



COST \$30 (Bus, fair ticket and tip for the bus driver)
HURRY to reserve your space!!
DEADLINE for reservations January 24th, Monday 2005

Thank you, have a Prosperous New Year 2005 to you all.



- FREE FOOD
- GREAT CULTURAL SHOWS AND PROGRMS
- FREE GIFT GIVE AWAY
- GREATEST PLACE TO VISIT CHINESE CULTURE
- LOTS OF THINGS TO BUY AT DISCOUNTED PRICE!!!



SBCAA Trip to
Asian American Expo 2005

By Dan Smith

On Saturday, January 29th, members of the Santa Barbara Chinese American Association and their friends will attend the 2005 Asian American Expo at the Pomona Fairplex. Originally known as the Chinese American Expo, the event is held annually in conjunction with the Lunar New Year Festival. The event has expanded dramatically to include live performances on seven stages, delicious food, and over 800 exhibits celebrating the cultural heritage and traditions of many Asian countries. Intended to bring together Asian businesses and consumers, it has become a demonstration of the soaring Pacific Rim economy and the influence of the one million Asians who live in Southern California. More than 100,000 people will attend the two day festival this year, and you are invited!

We will leave Santa Barbara on Saturday morning and travel two hours to Pomona aboard a luxurious Silverado Tour bus, saving us the hassle of driving, and allowing us to arrive in comfort, ready to enjoy the events which begin at 10a.m. We will leave the festival after dinner, around 7p.m.

The cost for the transportation and entrance fees, based on a full bus of 48 passengers, is only \$30 per person. Last year, due to the hard work of Meimei Chang and the SBCCA board, this trip was sold out early, so please order your tickets soon by contacting Dan Smith, coordinator of the trip, or any of the SBCCA Board members. Dr. Smith's contact numbers are:
Email address: smith-d@sa.ucsb.edu Business phone: 893-2097

To learn more about this exciting event please go to the web site at <http://www.asianamericanexpo.com>

2005 SBCAA Chinese New Year Trip
Asian American Expo, January 29th, 2005

Number of people: _____
Amount included (\$30/person): _____
(Please make check payable to SBCAA.)

Chinese Name: _____ English Name: _____ Age: _____

Chinese Name: _____ English Name: _____ Age: _____

Chinese Name: _____ English Name: _____ Age: _____

Chinese Name: _____ English Name: _____ Age: _____

If you need more space, please use the back of the form.

Address: _____

Telephone: _____ e-mail: _____

Please mail the check and this reservation form to
Santa Barbara Chinese American Association
3887 State St., #104
Santa Barbara, CA 93105

记一场精彩的歌唱比赛

郝新撰稿

2004年4月3日，在 UCSB Storke Family House 举行了一场由 Santa Barbara 华美协会与 UCSB 中国学生学者联谊会共同主办的卡拉 OK 歌手大赛。我作为学生会的主席，有幸参加了这次活动的策划和组织工作，而它为我带来了在异国的愉快经历，给我留下了美好的回忆。

这次活动是由会员李玮和李汉香女士发起的。她们都是华美协会的文艺骨干，而且都非常热心华人社会的公益项目，有着丰富的经验，曾经组织过许多次大大小小的文体活动，为当地华人的生活增添了不少乐趣。为了办好这次仅有两三个小时的歌手大赛，她们前后忙碌了两三个月，从场地的选址、布置，节目的形式与程序，人员的分工与协调，设备、器材的准备、运输和调试，甚至是停车这样的小事，她们都作了精心的安排。就拿会场的选址来说吧，一开始讨论了四五个方案，各有优点与不足。为了能为大家选择一个最理想的娱乐环境，她们亲自到各个备选场地去认真调查，研究了方方面面可能会有的问题，最终确定在 Storke Family House 举



得奖者程笑梅在演唱 Winner Xiaomei Chen is Singing

行。我们常说，作一个好的演员需要“台上一分钟，台下十年功”，其实作为一次成功活动的组织者，更需要付出许多观众和演员看不见的辛苦。当然，不仅仅她们两个人在忙前忙后，为了晚会的成功举办，华美协会的张锦平，尹青青，邱金金，尹蜀明，还有学生会的前任主席陈翰等都做出了非常大的贡献。我自己若不是亲自参加了这次活动的组织工作，也很难想象出为了这样一场普通而愉快的晚会，会需要这么多人花费这么多的时间和精力来进行准备工作。

比赛在4月3日晚如期举行。晚会由一曲《好人一生平安》拉开了帷幕。在场的许多人不会都对这支歌感到陌生。当年正是电视剧《渴望》在神州大地的热播，甚至到了万人空巷的程度，使得这支主题曲随着电波飞入了千家万户，深深地嵌入了人们的心里。十几年后，能在异国的土地上再次听到这熟悉的旋律，不禁勾起了我对童年的向往和对家乡的思念。接下来的比赛可以说是精
 下页继续。。。。。

A Wonderful Karaoke Party

By Xin Hao

Translation by Han Chen

On April 3 2004, we had a Karaoke party at the UCSB Storke Family Student Housing Community Center, hosted by the Santa Barbara Chinese America Association (SBCAA) and the UCSB



Singer Paul Chang

Chinese Student & Scholar Association (CSSA). As the president of UCSB-CSSA, I had the chance to organize and prepare for this party, which was a very pleasant experience for me, and left me joyful memory of it.

This party was initiated by Mrs. Wei Li and Hanxing Li, who are the board members of SBCAA. They have always been enthusiastic in activities of our Chinese community, with lots of experience. They have organized various recreational activities, and given us local Chinese community lots of joy. This time, in preparation for this 3-hour Karaoke party, they started 2~3 months ago, selecting and decorating the room, picking and arranging songs, finding audio equipments, calling for volunteers. They were thoughtful in every aspect, such as parking permits for everyone. When they were selecting a room for the party, they considered 4 different choices, went to all these locations to take a look and made the final decision – Storke Family Housing Community Center. There is a Chinese saying: “Behind an actor’s ten minuetts on stage there is a ten years’ training”. Even behind such social activities, there are lots of efforts by the organizers that we participants don’t see. Of course, there have been contributions from many other people, such as Jinping Zhang, Chinchin Yin, Jinjin Qou, Lilian Wueste, and Han Chen. I could hardly believe such a Karaoke party requires so much work of so many people, until I was one of the organizers. The Karaoke party started on time on April 3 with the music of “A good man has a peaceful life”. I guess

Continue to next page.....

彩纷呈，参加比赛的选手显然是有备而来，都发挥出了自己较高的水平。

他们当中既有风度翩翩的长者，也有天真可爱的小朋友；既有本地华人圈中的积极分子，也有还在学校念书的学生；既有经常活跃在舞台上的准专业选手，也有初上战场的文艺新秀。尽管水平参差不齐，但他们无一例外地表现出了极大的热情，很好地融入了晚会的欢乐气氛之中。站在台上的选手，尽情地拿出看门本领，甚至是载歌载舞，来展现出自己的才华，表达出自己喜悦的心情。随着比赛进程的跌宕起伏，台下的观众也被选手们紧张而投入的情绪所感染，不断为参赛选手的精彩表演报以热烈的掌声。而肩负着执法重任的评委们更是丝毫不敢松懈，在欣赏着优美旋律的同时，认认真真地将台上的表现逐项记录下来，牵动着选手和观众的心弦。

最终，程笑梅以一曲《红楼梦》拔得头筹，获得本次比赛的第一名。张桂兰获得第二名，陆杰获得第三名，为这次前后准备了两三个月的活动划上了圆满的句号。无论是获得了奖品的胜利者，还是积极参与比赛的选手、观众，都为能在紧张的工作、学习之余，度过这样一段欢乐、放松的时光感到特别高兴，也为付出了辛苦劳动的组织者表示感谢，希望这样好的活动今后能经常举办，也希望会有越来越多的人参加，使所有在 Santa Barbara 的华人都能享受更加美好的生活。

most of the people in the party were familiar with this song. This is the theme song of the popular TV serious "Aspiration", which became known to tens of thousands of families in China. Decades later, when hearing this song again in a foreign country, I couldn't help recalling my childhood and missing my family in China. In the following Karaoke competition, the players presented us wonderful songs. Among them, there were both seniors in the sixties and lovely kids, both Chinese professionals working in Santa Barbara and students from UCSB, both semi-professional and people who sing occasionally for fun. They all enjoyed showing their voice to us and made the party a joyful one. The audience was also moved by the songs, and responded with warm applause. Our referees were earnest through the competition, giving scores to each of the singers, which made the party an exciting one as well.

Finally, Xiaomei Cheng ranked No.1 with the song "Hong Lou Meng". Guilan Zhang and Jie Lu won the second and third places respectively. This Karaoke party ended successfully after our 2 months' preparation. Everybody, including the singers who won prizes and the audience, had a good time and get relaxed from their work and study. We appreciate everybody's participation and the hard work of the organizers. We hope to see more and more people in our following activities. Wish everyone in our Santa Barbara Chinese community a happier and happier life!

新聞

News

華美協會新董事會正式組成

2004年9月26日，在Goleta Beach華美協會舉辦的中秋節聚會上，與會者投票選舉了一個新的董事會，任期兩年。2004年11月，在即將卸任的會長鄧永征主持召集下，新董事會會議經過簡短的討論，一致推選黃淑姬為新會長。

列在右邊的是新的董事名單和各自主管的工作，及電話和E-mail地址，便於會員隨時聯繫。

SBCAA New Board Elected

On September 26, 2004, at the annual moon festival gathering held at Goleta Beach, the participating members of the Santa Barbara Chinese American Association (SBCAA) voted to elect a new Board for the next two years. On November, the stepdown President, Nicolas Teng, called a meeting of the new Board to elect the next SBCAA president. After a brief discussion, Board members unanimously elected Susie Huang to be our new President.

Listed on the right are the names of Board members and their assigned tasks, phone numbers, and e-mail addresses, so they can be easily reached by all SBCAA members.

黃淑姬，會長	683-3060(H)
Susie Lee, President	seanlee17@cox.net
易蜀明，副會長	532-1201 (H)
Lillian Wueste, V. Pres.	jmwuesteinv@juno.com
韋美娟，秘書	967-4965 (H), 455-6763(Cell)
Joan Vignocchi, Secretary	joan.century21@cox.net
俞剛，財務	964-2180(H)
Yu Gang, Treasurer	gangyu@cox.net
李瑋，會刊	683-6754 (H)
Rebecca Li, Newsletter	rwli123@yahoo.com
王堅，會員活動計劃	683-6652 (H)
Wang Jian, Membership	ames_jian@yahoo.com
郝新，UCSB 學生會	637-0588(H)
Hao Xin, UCSB Student Contact	haoxin98@hotmail.com
斯密史鄧，文化活動	893-2097(W)
Dan Smith, Culture Events	smith-d@sa.ucsb.edu
吳佩雯，中文學校	692-4024(H)
Wendy Wu, SB Chinese School	sbchineseschool@yahoo.com
鄭國才，公關及籌款	964-0979(H)
Michael Cheng, P.R. & Fundraise	mikecheng3@aol.com

吳佩雯供稿 Provided by Wendy Wu

Santa Barbara Museum of Art Chinese New Year Free Family Day

Santa Barbara Museum of Art will host the annual Chinese New Year Free Family Day event on February 13 from noon to 3pm. The event is co-sponsored by the Santa Barbara Chinese School. Come enjoy the music, lion dancing, Chinese folk dancing, martial arts, acrobatics, calligraphy demonstration, Chinese arts & crafts activities and more.

由聖塔芭芭拉美術館主辦，聖塔芭芭拉中文學校協辦的中國春節慶祝活動將於 2 月 13 日星期日中午至下午 3 點在美術館舉行。歡迎舉家前往觀賞免費的中國民俗表演，書法示範，及學做中國手工藝品。

Santa Barbara Chinese School Art Exhibit at Goleta Library

As part of the Chinese New Year celebration, the Santa Barbara Chinese School will be having an art exhibit showcasing the students' calligraphies, paintings and Chinese crafts at the Goleta Library for the entire month of February.

為推廣中國春節的慶祝活動，聖塔芭芭拉中文學校將於 2 月 1 日至 2 月 28 日在 Goleta 圖書館展出學生的書法，美術及手工作品以提升社區人士對中華文化的認知及興趣。歡迎大家屆時前往欣賞。

Southern California Council of Chinese Schools Calligraphy Contest

On November 7, eight students representing the Santa Barbara Chinese School competed in the Southern California Council of Chinese Schools' 2004 Calligraphy, Composition, and Poster Contests in Arcadia. Yijin Wang, a third-grader and the daughter of Guang Ming Wang and Qiang Jih, won First Prize in the Level 1 brush pen calligraphy contest. Christina Li, a seventh-grader and the daughter of David Li and Jennifer Hsu, won the Honorary Award in the Level 3 ball pen calligraphy contest. The picture shows the winning students with their mothers.

八位聖塔芭芭拉中文學校的學生於 11 月 7 日前往亞凱迪亞市參加南加州中文學校聯合會舉辦的 2004 年書法作文及海報比賽。此屆比賽共有 40 所學校，777 人參賽。恭喜王光明及金琮三年級的女兒王映金同學榮獲書法毛筆初級組第一名。李立凡及徐振銓七年級的女兒李慧馨同學榮獲書法硬筆中級組優勝獎。以下照片是得獎的學生及其母親。

**CAMA Concert: Pianist Lang Lang with China Philharmonic**

The Community Arts Music Association (CAMA) presents the fourth concert of this season's Arlington Series on Tuesday, March 1 at 8 pm. Pianist Lang Lang, one of classical music's most remarkable young virtuosos, joins the China Philharmonic Orchestra (CPO) to perform Rachmaninoff's famous *Rhapsody on a Theme of Paganini*. Under the guidance of Yu Long, the CPO aims to introduce the gems of China's symphonic music to the world and to bring the best offered by the Western musical heritage to Chinese

Lang Lang is the first Chinese pianist to be engaged by the Berlin Philharmonic and all of the “Big Five” American orchestras. Born in 1982 in Shenyang, China, Lang Lang began piano lessons at the age of three. At the age of five he won the Shenyang Piano Competition and played his first public recital. He won many awards after that and entered Beijing’s Central Music Conservatory when he was only nine. In 1997, he began studies with Gary Graffman at the Curtis Institute in Philadelphia. In 2001 he made his sold-out Carnegie Hall debut.

Lang Lang takes a strong interest in the music of his homeland: his recitals often feature Chinese traditional music, performed with his father, Lang Guo-Ren. Lang Lang’s talent is matched by his ebullient personality, making him an ideal ambassador for classical music and a role model for young people. Further information on Lang Lang can be found at www.LangLang.com.

世界著名鋼琴家郎朗及中央交響樂團應CAMA之邀將於3月1日晚上8點在Arlington Theater演奏Rachmaninoff著名的 *Rhapsody on a Theme of Paganini*。中央交響樂團在首席指揮余隆的領導下，將於2005年首度世界性的巡迴演奏，其中包括在美國的20場演奏，以達促進中西交響樂交流的目標。

郎朗的生平《芝加哥論壇》--- 這么多年以來，郎朗可以稱得上是這個時代最優秀、最偉大的年輕音樂家。在北美、歐洲以及亞洲的大部分音樂殿堂表演之後，年僅20歲的郎朗以其對於音樂超凡的鑒賞能力以及才華橫溢的表演贏得了全世界觀眾的喝采，同時，他也为自己贏得了當代最令人振奮的藝術家之名。郎朗的才華與其熱情奔放的性情相得益彰，使他成为古典音樂最理想的詮釋者和年輕人心中的榜樣。CNN及CBS電視臺播出郎朗的專題報道。另外《華爾街日報》及《Teen People》雜誌也以「20大將改變世界的青年」為題寫了郎朗的報道。

1982年，郎朗生於中國的瀋陽市。他自三歲起師從瀋陽音樂學院朱雅芬教授學習鋼琴。1987年，郎朗在瀋陽鋼琴比賽獲第一名。此後，他便舉行了第一次鋼琴獨奏會。在之後的幾年之中，郎朗陸續獲得了在北京舉行的第五屆星海杯鋼琴比賽第一名、第四屆德國國際青少年鋼琴家比賽第一名以及1995年在日本舉行的第二屆柴可夫斯基國際青少年音樂家比賽第一名。1991年，郎朗進入北京的中央音樂學院。1997年，進入美國費城著名的科蒂斯音樂學院（The Curtis Institute of Music）。2001年，郎朗在紐約卡內基音樂大廳的首演叫好又叫座。郎朗的詳細生平及訪問請上網查尋 www.LangLang.com



吳薇女士在與癌症奮戰後，於主後二零零四年十一月七日，主日的早晨，安然的在聖地巴巴拉的家中文安息主懷。她留下摯愛忠誠的丈夫張哲文、次子張建宇、媳何察、長子張建生、長媳林淑君、長孫女張加恩(五歲)、長孫張蒙恩(兩歲)。

吳薇女士生於一九四零年三月廿一日，在父母吳船長夫婦的七位子女中排行第六。幼年在中國上海長大，後隨家庭遷居香港，並就讀於培正中學。一九六零年來美深造，在加州州立大學聖地巴巴拉分校取得數學學士學位。也在那時她與全心所愛的張哲文先生相識結婚，並有建生、建宇二子。當小孩入學之後，吳薇女士先於教育界服務擔任教師，隨後進入房地產界服務，任經紀人達廿年之久。

吳薇女士生前積極的參與在聖地巴巴拉社區。她透過房地產的工作，以及她參加的教會，和她所幫助的新進移民，她建立起廣泛良好的人際關係。她喜歡對人關懷及幫助眾人，也是有口皆碑。她對兩個孫子、孫女更是寵愛有加，常在眾人面前論及她對他們的喜愛。同樣的她也常在眾人面表達及她如何的以二子為榮，又以兩個好媳婦為自己的福樂。她和丈夫哲文共度了四十年的美滿婚姻生活。丈夫哲文不渝之心是吳薇生活中一個力量的泉源。吳薇女士信主後，也過著傳揚基督的生活。每當神藉著她將神的愛表達出來時的時候，她就充滿了喜樂。凡是與吳薇女士交往過的人，都將在心中對她留下無比的懷念。



"BLESS THE LORD who is my immovable rock. He gives me strength and skill in battle. He is always kind and loving to me; He is my fortress, my tower of strength and safety, my deliverer."

Psalm 144 : 1, 2

On Sunday morning, November 7, 2004, Jen Leong went home to be with the Lord after a very spirited battle with cancer. She passed peacefully at her home in Santa Barbara. Born on March 21, 1940 in China, Jen spent her early childhood growing up in the city of Shanghai. The daughter of Captain and Madam K.H. Woo, Jen was the sixth of seven children. She is survived by her loving and devoted husband, Raymond; son David and daughter-in-law Cha; son Ivan, daughter-in-law Teresa, granddaughter Karinna (age 5), and grandson Jeremy (age 2).

After her family moved from Shanghai to Hong Kong, Jen attended Pui Ching Middle School. In 1960, she came to the United States to study at the University of California at Santa Barbara, eventually graduating with an undergraduate Math degree. At that time she met and married Raymond Leong, the love of her life. They settled down in Santa Barbara and raised two sons, Ivan and David. After her children started elementary school, Jen began her career briefly as a teacher, then switched over to working in real estate. Her real estate career lasted over 20 years.

Jen was always very active in the Santa Barbara community. She enjoyed cultivating personal relationships that sprung out of her real estate contacts, her church, or her involvement with recent immigrants. She loved helping people and thinking of ways to give to others. Jen thrived on telling others how much she loved her grandchildren. She doted over them unabashedly. Likewise, Jen openly expressed her pride in raising her two sons, and the blessings of having such wonderful daughter-in-laws. She shared a strong and loving marriage of 40 years with her husband Raymond, whose steadfast devotion was a great source of strength for her. Lastly, Jen lived to tell others about Christ. Her greatest joy came whenever God used her to demonstrate His love. Jen will be sorely missed by the great many people whose lives she touched.

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欢迎会员们投稿。请寄李玮， E-mail:RWLI123@YAH00.COM。来稿最好用微软 WORD 文体，中英文兼具。我们也需要义工帮助翻译和打字，如果愿意帮忙请与编辑们联系。

We encourage members to submit articles to: Rebecca Li, E-mail:RWLI123@YAH00.COM . Submission should preferably be in MS WORD format with both Chinese and English versions. We need volunteers to translate and type articles. If you would like to help, please contact the editorial staff.

所有文章只代表作者个人观点，不反映编辑部或华美协会董事会的观点。

All articles represent authors' own views and do not reflect the views of the editorial board or the SBCAA board.

投资主题有三途径

易蜀明撰稿

1. 房地产 - “情愿付银行，不要付房东”。 “住者有其屋” 是美国梦之一。 房地产是生活必需品大宗，衣、食、住、行、娱乐、房地产投资省房租，利息可减税，有升值潜能，而且是半两拨千斤投资原理的最佳运用，分住家和投资房产。

2. 股票，市场，共同基金 - 操作复杂，选择也多，花样更是复杂，而且必须经过经纪。信任是第一要件，了解投资的项目更重要，分散种类和长期投资是明智之举。笔者观察会员有胆大心贪的，是投机不是投资。有些太过保守，只存银行保本拿固定利息，也不算投资。要如何取中庸之道，长期让本金生息加成长，财富增长又没税的烦恼是很大的学问，专业知识加经验和胆识。笔者经几年的磨练探询，如今全有解答，听下回分解。

3. 自己创业 - 对自己投资，会员内有许多成功的例子，是实践者，非常佩服。而且美国资本主义鼓励白手起家，税法宽松，可好好利用。但记住赚大钱接着就有高税的烦恼。如何运用投资原理和途径来节税，财富可代代下传，笔者愿共享专业知识和经验，互相磋磨。理财包括累积，节税，保障（保险）和传代，互为因果。在人生的路途上不同的阶段有不同的需要，适时的应用是理财的目的，请教高明来信请 email:jmwuestein@Jnno.com

Three Major Categories of Investment

By Jou Ming (Lillian) Wueste

1. Real Estate Ownership- “I rather pay the bank instead of landlord”

“Own the house I live in” is American dream. Real estate is one and the biggest necessity in one’s life. The basic needs are food, clothing, shelter, transportation, and entertainment. The benefits of real estate investment are savings on rent, reduce income tax through interest payment deduction, appreciation of value, and it is the best use of leveraging theory.

2. Equity or Mutual Fund Ownership

This is easy to enter but difficult to harness. An individual investor could never out smart the major brokerages who can manipulate the market. This industry is not highly regulated or supervised as real estate industry. Stock market is complicated and there are lots of choices, variety of traps, and difficult to detect. You need a good and honest advisor who is trust worth. You also should know what you invested in and suitability. The prudent policy is diversification and long term. I know some members brag high returns by speculation and never tell their huge losses. On the other extreme, conservative member just collects taxable meager interest income from the banks. Both are not consider investing. How to strike a balance of compounding good returns and accumulating wealth without tax consequences required professional expertise. We will discuss this in following issues. Your inputs are welcome.

3. Own Your Own Business-Invest on Yourself

There are many successful cases among members. They are the entrepreneurs and practitioners. I admire their skills and confidence in themselves. They understand the very nature of capitalism and American culture that promotes and respects people who could make a fortune from scratch. The tax codes also encourage business start-ups because it produces employment and it is good for the economy.

But, please remember, tax always follows money. If you want to know how to utilize investment principles and tools to save tax and achieve financial independence and have a worry free good life at retirement, this is the time to plan. Investment process includes wealth accumulation; tax avoidance, insurance protection, and wealth transfer and enjoy your money. A different need is required at different stage of your life. The goal of asset management is to utilize the right tools for specific needs at the right time.

Jou Ming (Lillian) Wueste is an independent investment and asset management consultant. jmwuestein@juno.com or 805-532-1201

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Upcoming Chinese Community Events

What	When	Where
S. B. Chinese School winter quarter begins	January 9, 2005 Sunday, 1:45pm	UCSB
S. B. Chinese Church Evangelistic meeting	January 21, 2005, 7pm January 22, 2005, 6pm Jan. 23, 2005, 10:45am	Santa Barbara Chinese Church
New Year Bus Trip to Asian American Expo	January 29, 2005 Saturday, early morning	Pomona Fairplex
S. B. Chinese School Art Exhibition	February 1 - 28, 2005	Goleta Library
New Year's Celebration	February 12, 2005 Saturday, 11am - 5pm	Goleta Valley Community Center
Chinese New Year Family Free Day	February 13, 2005 Sunday, noon - 3pm	Santa Barbara Museum of Art
Chinese School New Year dinner party	February 13, 2005 Sunday, 5:30-8:30pm	Goleta Valley Community Center
CAMA Concert: Pianist Lang Lang with China Philharmonic	March 1, 2005 Tuesday, 8pm	Arlington Theater
S. B. Chinese Church Easter egg hunt & picnic	March 26, 2005	Mining Park in Montecito

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SBCAA Membership Application (Renewal) Form

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年會費 (Annual Membership Due): 永久會員 二百元, 個人十五元 (Individual \$15), 夫妻二十五元 (Husband and wife \$25), 學生十元 (Student: \$10), 支票請寫 SBCAA (make check payable to SBCAA)

寄至 (Mail check to): 3887 State St., #104, Santa Barbara, CA 93105

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