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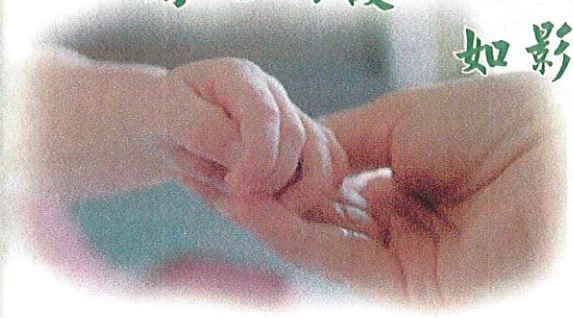
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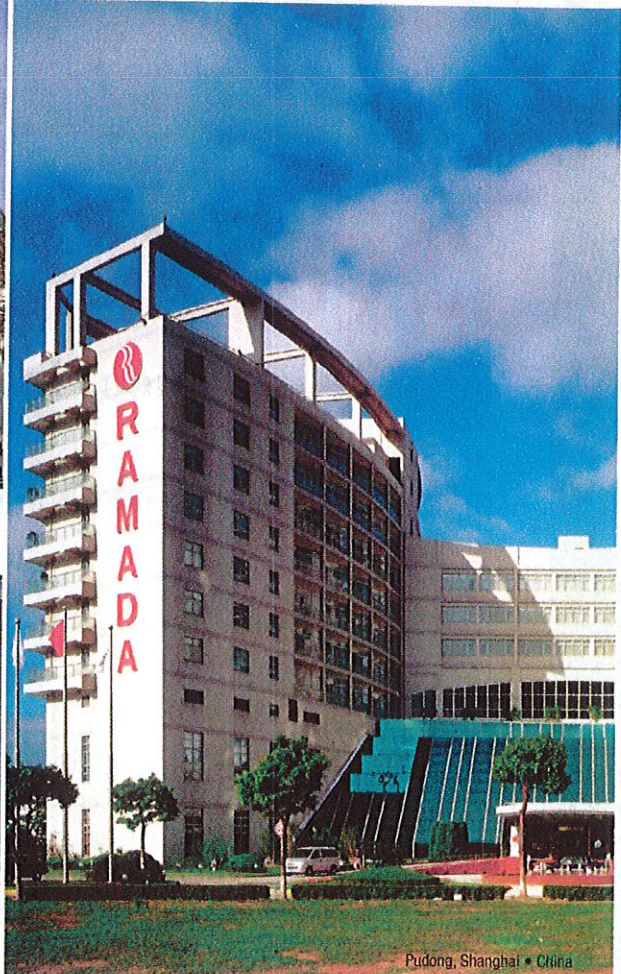
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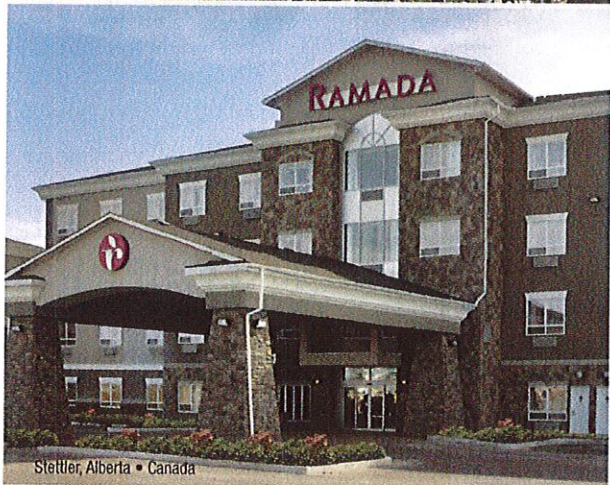
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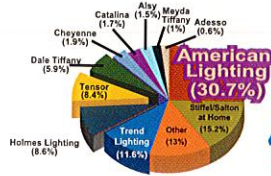
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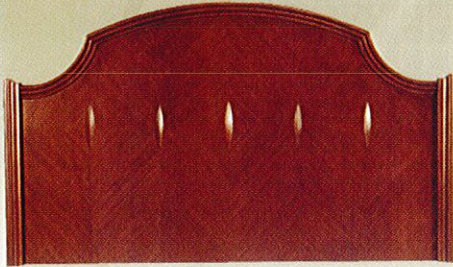
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汪俊宇

## 會 長 的 話

### 參與公會

如果您是公會的會員，我們希望您不僅參與我們的活動，並能引介5個新的會員來參加，您可將他們之電子郵件號碼或聯絡的資訊給我們，請參加我們的活動、年會，分享你們的經驗，給我們建議，您的參與，將增加您的人際關係，從座談會及訓練班中取得知識，亦由於交流中可得到經驗之交換，你會發現您會得到很多的收穫。

我想藉此篇幅，將我們近日舉辦過的活動及將要進行之活動予以介紹，非常歡迎您不僅能參加亦能參與我們活動之籌劃及舉辦。11/6/07中午12:15，本公會范理事長、鄧副會長、邱理事、周秘書、Chris王理事及我有幸與JMBM律師樓、合夥律師Jin Butler及他的全球旅館集團下的一些合夥律師如 Robert Braun, Catherine D. Holms, Marta Fernandez等共進午餐，而Jim本人更為全球知名的旅館業專業律師，僅由google網頁上查詢 hotel lawyer中就可發現Jim之知名度，其全球旅館集團之成員如Rober Braun 及 Catherine D. Holms，專精公司法及旅館、房地產方面之法律，而Marta Fernandez則專長於勞工法方面

在此次聚會中，我們達成了一些合作的初步了解，如得其授權可將其一些法律專文得以在公會之刊物及網頁上予以刊載而我們亦邀請他們能合辦年會中的法律座談會。

11/8/07公會之青年團在Amy Wu, Andy Hsu之組織及籌劃下在公司理事長Joseph Fan, Dimond Bar之Holiday Inn Silect舉辦，Joseph在非常倉促的時間下提供場地及支援，使此次盛會得以順利舉辦，並有豐盛之晚餐供應，此次聚會共有55位青年團之成員及一些同業的參加，而內容非常有趣及成功，成員得以互相認識。

此次聚會達成12項結論，以送交理事會做最後結論，未來將定期聚會及明年4月28日舉辦青年團返國訓練及參觀活動。



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本會會長汪俊宇合影。

11/14/07 本公會舉辦一個座談會，由我們北美地台灣旅館公會之許會長在其狄斯耐樂園之 Ramada Plaza Hotel 舉辦，此次座談會，許總會長不僅提供免費場地外並提供非常豐盛之晚餐，會員參加一律免費，此外並邀請 Magetec 之總裁贊助費用 600 元及介紹電腦在旅館業之運用及效益，此外在此次座談會中我們非常榮幸的能請到 Pacific Pioneer Insurance Company 之女總裁吳霖女士來給我們一個精彩的演講及解說保險有關的注意事項。此次座談會，我們的前會長 Chris Chiu, Herman Lin, Robert Lu 及 Joseph Fan 均來參加及支援，還有副會長、Nick Teng, Ton Wu 及 Wilson Wang 亦予以支援及參加，吳霖是一位保險業之傳奇人物，她是一位女性保險公司之總裁，她的成就值得我們驕傲。我們同時請到 Mr. Salvatore Sirna 他是一位勞工方面專業律師，他為我們在勞工法上為我們把脈，從雇用時之注意事項、薪水計算、加時計算、休息計算及一些勞工法方面之細節，一一予以解說，受益很多。

座談會後，我們舉辦理事會，我們有不少的議題，需予以討論及定案，我們在會上決定明年 4 月 26 日將舉辦青年訪台參觀及訓練班，會中我們北美之創會會長及僑務委員邱會長提及此次青年團應以北美名義來辦我們規模較大亦能有 4 天之活動而不是僅有 2 天，如由南加州來辦，僑務委員將提供 4 天之免費吃住及參訪，會中大家一致通過，歡迎大家早日報名及參加，我們同時決定明年年會將在 6 月 15 日在羅省城中區 Bonaventure Hotel 舉辦，現在我們正在研擬節目之細節，此次之節目將以知識性為主，希望大家隨時注意我們之進展，請將此天訂下來以便參加。

在此我想謝謝我們之前會長，Chris, Herman, Robert, Stephen, Joseph 及副會長，Wilson, Tom, Nick 等給予之建議及注意事項，尤其 Herman 提及之小組規劃及預算之擬訂等及盧前會長提及之新春聚會之預算、籌劃等，均讓我發現一些細節之重要性，在此我非常謝謝他們之指導及關心。

在來年中我們有許多活動，希望大家能予以參與、支持及給予建議，請閱讀我們的季刊、網頁或電子郵件給我或 Shirley，我的電郵為 9wang@vicinn7.com, Shirley 電郵為 thmasc@sbcglobal.net 或請來電給 Shirley at 626-280-2207，謝謝。

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第二十三-二十四屆	盧景林 Robert C. Lu		1997-1999
第二十五-二十六屆	邱垂煌 / Chris Chiu		1999-2001
第二十七-二十八屆	許清松 / Stephen Hsu 邱垂煌		2001-2003
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第三十一-三十二屆	范約瑟 / Joseph Fan . 林宣昭 . 邱垂煌 . 許清松		31th2005
	.. 許清松 . 林宣昭 . 盧景林		32th2006
第三十三屆	汪俊宇 / Jerry Wang . 范約瑟 . 盧景林 . 邱垂煌		2007-2008
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**Consultant 會務顧問**

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chiulaxst@yahoo.com

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吳東昇 Mr. Tom Wu  
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Rosemead, CA 91770  
(O)323-887-9235 (F)323-887-9236  
tomwula@yahoo.com

**Vice President 副會長**

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andyshsu@yahoo.com

**Director 理事**

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汪俊宇 Mr. Gerald Wang  
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gwang@vicinn7.com

**Consultant 會務顧問**

許清松 Mr. Stephen Hsu  
515 West Katella Ave.  
Anaheim, CA 92802  
(O)714-991-6868 (F)714-817-8588  
Stephen@ramada-anaheim.com

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Diamond Bar, CA 91789  
(O)909-869-8760 (F)909-594-5105  
jenniejeh715@yahoo.com

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王明暉 Mr. Chris Wang  
332 N. Chandler Ave.  
Monterey Park, CA 91754  
(O)626-202-6723 (F)626-457-1607  
chris@pabcla.org

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盧景林 Mr. Robert Lu  
4400 Hughes Lane  
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(O)661-833-3000 (F)661-833-3736  
bobklt@aol.com

**Consultant 會務顧問**

林宣昭 Mr. Herman Lin  
9335 Kearny Mesa Rd.  
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(O)858-695-2300 (F)858-578-7925  
herman.lin@yahoo.com

**Vice President 副會長**

汪蔚興 Mr. Wilson Wang  
2500 Michelson Dr., Ste. 110  
Irvine, CA 92612  
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江耀 Mr. Bill Chiang  
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Commerce, CA 90040  
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**Director 理事**

劉明岳 Mr. Ben Liu  
788 W. Huntington Dr.  
Monrovia, CA 91016  
(O)626-358-8981 (F)626-301-0657  
grandoaktreeinn@aol.com

**Director 理事**

吳瑩蓉 Ms. Amy Wu  
705 N. San Gabriel Blvd.  
Rosemead, CA 91770  
(323)887-9235 (323)887-9236  
amywu326@gmail.com

**Director 理事**

吳智賢 Ms. Daphne Ng Chan  
2244 Walnut Grove Ave.  
Rosemead, CA 91770  
(O)626-302-1885 (F)626-302-7113  
Daphne.Ng@sce.com

**Director 理事**

陳柏睿 Mr. Kevin Chen  
915 S. Disneyland Dr.  
Anaheim, CA 92801  
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# New Year Party

## Invitation

又到了新春時節，本會渴誠歡迎您闔府參加本會所等辦的新春晚會，熱情的歌舞豐富的飲食，在新的一年裡有展新的發展。

The Taiwan hotel-Motel Association of Southern California greatly appreciates your continuous support. You are cordially invited to attend the Lunar New Year Celebration. The event will be hosted in the Orange County Airport/Atrium Hotel on Friday, Jan 18, 2008. Please reserve your seats early. We are honored to have you in attendance and look forward to seeing you there.

Best Regards.

**Jerry Wang, President**

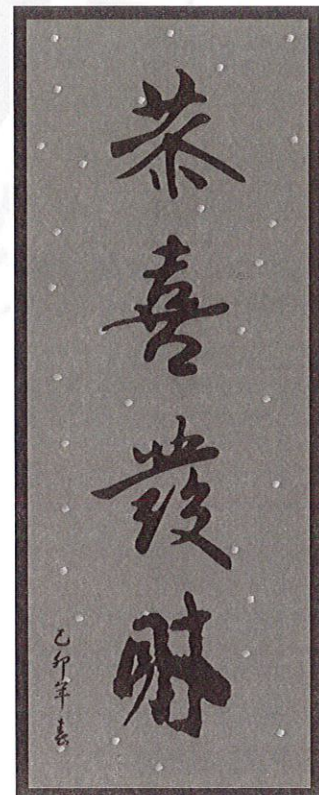
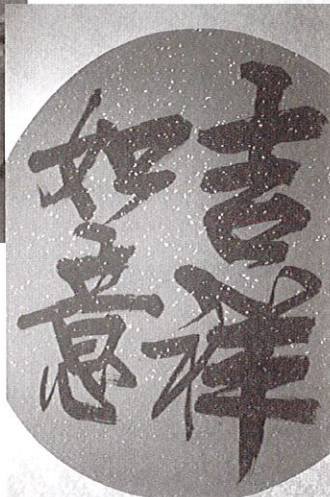
**Board of Directors**

**Taiwan Hotel Motel Association of Southern California**

**Date: Friday, Jan 18, 2008**

**Time: 6:00pm - 11:00pm**

**Location 18700 MacArthur Blvd., Irvine, CA 92612  
(949) 833-2770**



# 南加州台灣旅館業同業公會

## 第三十三屆旅館管理訓練班

南加州台灣旅館業同業公會 合辦  
洛杉磯華僑文教服務中心

時間：二〇〇八年三月十二日(星期三) 10:30am-5:00pm

地點：華僑文教第二服務中心 會議廳

9443 Telstar Ave., El Monte, CA 91731

費用：會員10元，非會員20元

中餐：中餐供應

報名：名額有限，請速報名626-280-2207( Shirley)

課程：2008年最新稅法，經營管理最新有關法律條例等

## 第三十三屆高爾夫球友誼賽

每年所舉辦的高爾夫球賽總吸引許多愛好打球的球友參與，本會為增加活動內容，力邀廠商參加，每年的中華航空公司、長榮航空公司、新世紀寶馬均極力配合本會高爾夫球友誼賽，當晚頒獎及晚宴，經文處也派組員參加，貴賓雲集，喜歡打球的朋友不要錯失良機。其他細節問題將另行通知。

時間：二00八年四月十六日(星期三)

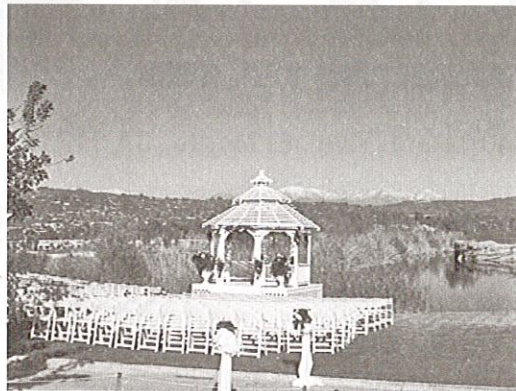
報到：十二點正

地點：Westridge Golf Club

1400 S. La Habra Hills Drive

La Habra, CA 90631

報名電話：626-280-2207



# 王桂榮伉儷首創台灣諾貝爾獎——

## 台美基金會

桂榮伉儷愛鄉國  
台美基金頌獎賀  
獎掖後進有灼見  
揚名國際廣又多

文/前會長廖聰明

美國僑界耆老王桂榮伉儷在美創業有成之餘，熱心公益，出錢出力，先後創立美國南加州台灣旅館業同業公會、台美商會及仿照諾貝爾獎創立台美基金會，首捐美金一百萬元做為發起人基金，自1982年創設以來，歷年舉辦年會時，對海內外同胞擇選各項優秀人才，獎掖後進，頒發獎狀及獎金，並於2001年頒贈李登輝總統特別獎，獲海內外同胞及各界讚揚與肯定。

又有近者，王桂榮伉儷為了團結大洛杉磯僑胞對台灣之向心力，於1999年捐出二萬多平方尺的全部房地產，責成筆者擔任執行秘書長，在短短三個月內成立美國南加州(現改為大洛杉磯)台灣會館，廣納當地各黨派與五十個社團為基本創會會員，並以「千人賽會、百萬捐款」的千人以上自然人為基本會員，並親向對外宣佈，其本人及家族均不擔任該基金會負責人，以示大公無私的奉獻精神，深獲各界敬佩。

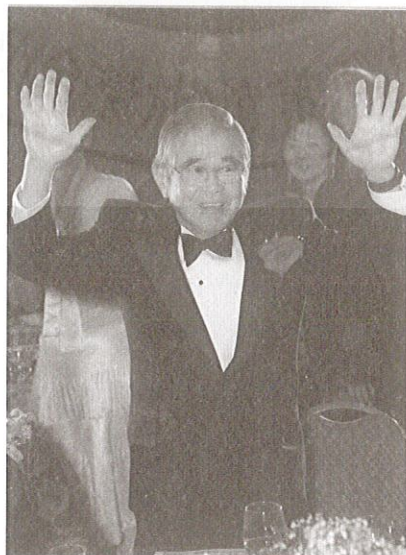
王桂榮大老在海外，以「台灣」名稱成立台灣旅館業同業公會、台美商會及台灣會館。初起，名稱雖有異聲，但由於王桂榮熱愛台灣報效鄉國的真誠，終獲聘為

台籍首位僑務委員之榮譽職務。而台美商會亦成為今日世界台商會之濫觴，足證王桂榮之高瞻遠矚。僑胞報國，回饋鄉梓，捐錢出力，至今實無人出其右。

台美基金會每隔一年(一年在台灣，一年在海外)舉辦頒獎；視海內外同胞為一體，希望大家不分黨派、族群團結一致，共同為台灣的前途打拚，以提昇台灣在國際社會的能見度與地位。

筆者有幸參與王桂榮所組各種台灣社團，並擔任重要職務，親自見證其始終如一，無怨無悔的奉獻精神，令人感佩不已，特撰此文為誌。

(作者曾任僑委會僑務顧問)



# Young Adult Group

## 返台簡介

北美洲台灣旅館公會聯合總會  
南加州台灣旅館業同業公會  
美南台灣旅館業同業公會  
美東台灣旅館公會  
佛羅里達州台灣旅館公會  
紐奧良台灣旅館公會

4/28/2008至5/2/2008  
聯合訪問團名單

日期	行程	地點	住宿
4/27/08(Sunday)	啟程飛往台北	桃園機場	(僑委會代為安排)
4/28/08(Monday)	座談會	僑務委員會安排	“
4/29/08(Tuesday)	參觀旅館	(敬請代為安排)	“
4/30/08(Wednesday)	拜會各單位	僑務委員會、觀光局	“
5/1/08(Thursday)	旅遊	市區旅遊	(旅行社代為安排本日住宿)

※有任何變動將提前另外通知。

※團體活動請遵守時間及保持密切的連繫，為保有僑團形象請務必遵守規定。

※汪俊宇626-826-7083

※吳萱蓉626-890-9005



# Come and join the fun with other Young Hospitality Professionals!



By Amy Wu

Inspired by Guest Services? Enticed by Investments?  
Interested in Lodging and Food and Beverage?

The Taiwanese Hotel Motel Association of Southern California (T.H.M.A.S.C.) is the perfect organization to foster the development of hospitality professionals. This newly formed “Young Generation” Chapter is recruiting Young Hospitality Professionals to exchange ideas, experiences and network with others in the industry.

If you're not a member of T.H.M.A.S.C., you're missing out on countless ways to network with a variety of people within the industry. Right now, hundreds of hotel owners, general managers, franchisees, vendors, suppliers, and students – your colleagues and your competitors – are taking advantage of terrific benefits that help their properties and organizations run more efficiently and profitably.

In the introductory phase of the Young Generation's development, we are asking to collect some basic information from you such as your e-mail address and contact number. If you would like to add your name to our mailing list or am interested in becoming

more involved,

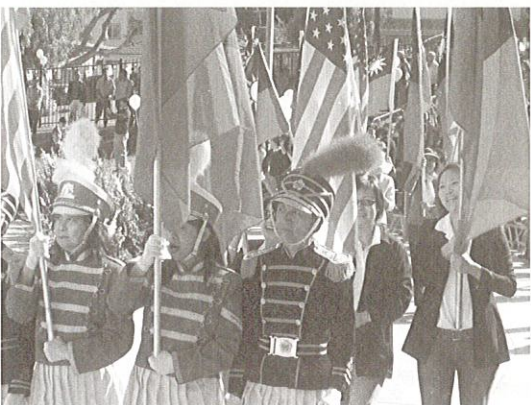
please contact

Amy Wu ([amywu326@hotmail.com](mailto:amywu326@hotmail.com)).

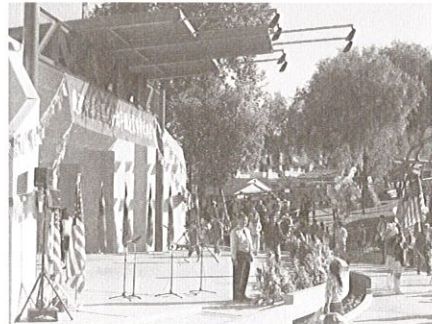
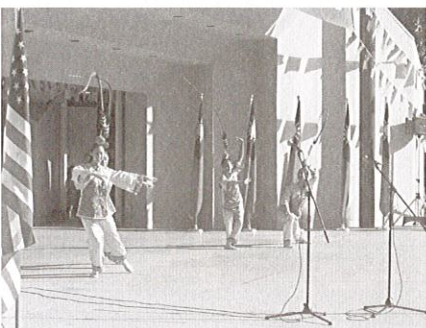


# 雙十國慶升旗典禮

雙十國慶升旗典禮在蒙特利公園市巴恩司公園舉行，當日豔陽高照旗海飛揚，熱鬧非凡，本會按照往例負責抽獎獎品的籌集及發放。



旗海飄揚

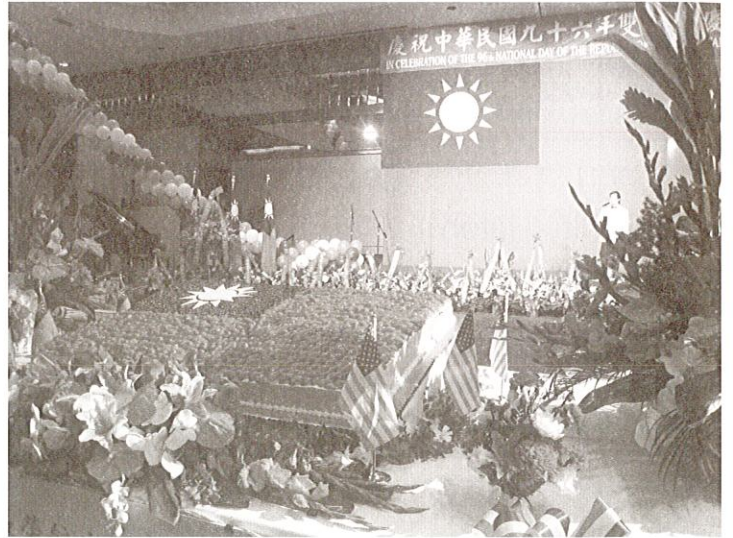


# 國慶酒會

十月四日僑社聚集於Universal City Hilton，慶祝雙十國慶酒會，本會理事浩浩蕩蕩二十人驅車前往祝賀，本會對於國府各樣活動秉持一貫原則一定支持。

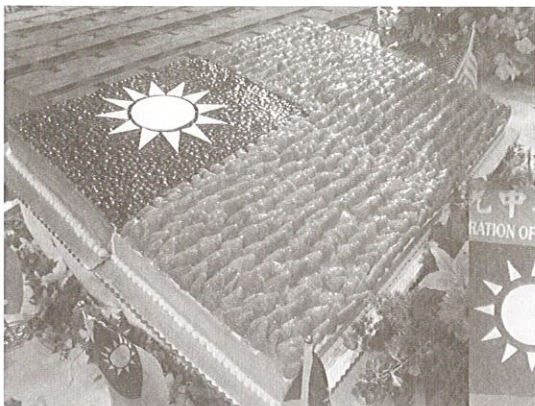


普天同慶  
舉國歡騰



卅

96年雙十國慶



本會理事熱情參與國慶酒會



## 北美洲台灣旅館聯合總會理事會

# 促進同業交流 爭取商機

▶北美洲台灣旅館公會聯合總會會長許清松(前右四)等及來自全美的台僑旅館業者代表，齊聚新州召開理事會。前右二是美東台灣旅館業主協會會長吳定達。

(本報記者劉美玲攝)



【本報記者劉美玲新澤西報導】由北美洲各地台僑旅館業者組成的北美洲台灣旅館公會聯合總會，自8日起一連兩天，首次在新州桑莫塞市召開理事會，來自加州、休士頓、紐奧良、佛州及大紐約地區台僑旅館業者共聚一堂，並呼籲尚未加入該會的旅館業者參加，俾能促進同業交流，有助於爭取經商權益及加強打入主流社會力量。

北美洲台灣旅館公會聯合總會第三屆第二次理事會議今年由美東台灣旅館業主協會協辦，當天除了總會會長許清松做會務報告之外，會中也決議加強該會的網站功能，及通過由該會會員子弟成立的青商組於明年4月應僑委會之邀前往台灣參觀訪問的計畫。

該總會草創會長邱垂煌、前會長陳美芬均分別趕來參加；此外紐奧良台灣旅館公會會長陳翠玉、佛羅里達州台灣旅館公會會長楊喬生，以及休士頓美南台灣旅館公會前會長李昭寬、南加州台灣旅館業同業公會前會長林宜昭、美東台灣旅館業主協會會長吳定達等也代表參加。

曾在休士頓華僑文教服務中心擔任三年副主任的紐約市華僑文教服務中心主任張景南，也到場與老友會面並支持該會。

許清松說，新移民在海外經營旅館業單打獨鬥力量有限，該同業公會旨在透過集體力量來爭取會員權益，並凝聚會員力量打入美國主流社會。

此外該公會也協助會員旅館協商集中採購，及推動各地會員旅館交流，為了讓更多會員了解美東旅館市場，及加強東、西兩岸及其他地區會員的交流，該會這次因此決定在美東召開理事會議。

為了鼓勵更多會員參與會務及吸引台僑旅館業者加入，許清松及在佛州、休士頓經營旅館的楊喬生、李昭寬先後宣布，會員旅館事先預約住店「免費」，引來全場歡呼。

美東台灣旅館業主協會當天也在同一旅館舉行會員大會，會長吳定達及許清松等均鼓勵東部台僑旅館業者加入，有意者可電Victor Wu (973) 864-7908。

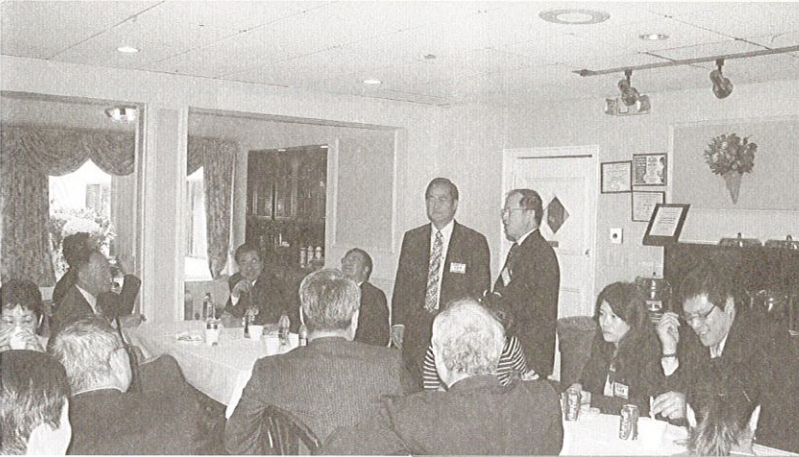
北美洲台灣旅館公會聯合總會網址是：[www.THMANA.COM](http://www.THMANA.COM)。

# 北美洲台灣旅館公會聯合總會第3屆第2次開會





總會長許清松  
感謝本次美東旅館公會  
為這次開會所付出的  
時間與金錢



希望美東旅館公會  
能夠迅速發展

本次開會暨旅遊大家  
都很盡興





顧問邱垂煌致詞



顧問陳美芬致詞



總會長許清松致詞



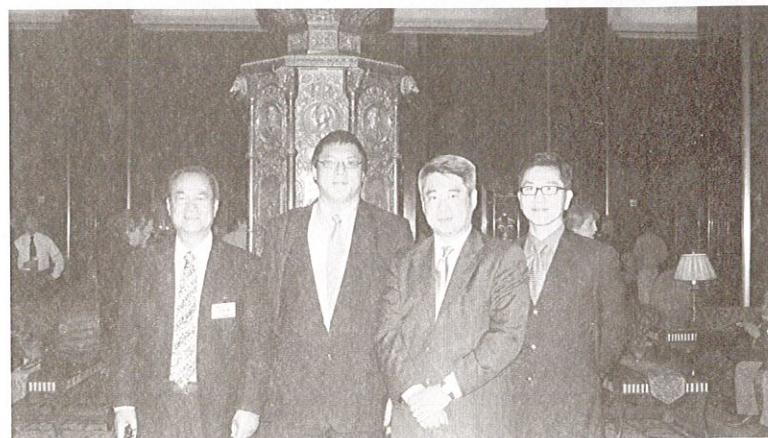
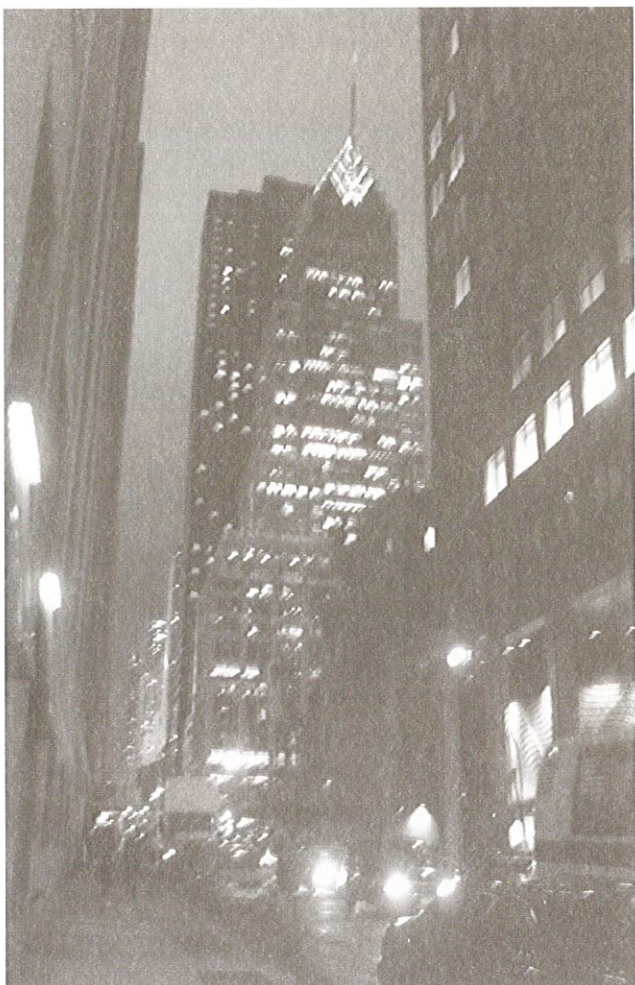
贊助廠商產品介紹  
les jardins \ Chris Wang



主辦人美東旅館公會吳定達會長致詞



北美洲台灣旅館公會聯合總會  
應邀參加位於紐約曼哈頓市中心  
經文處96年所舉辦的  
雙十國慶酒會

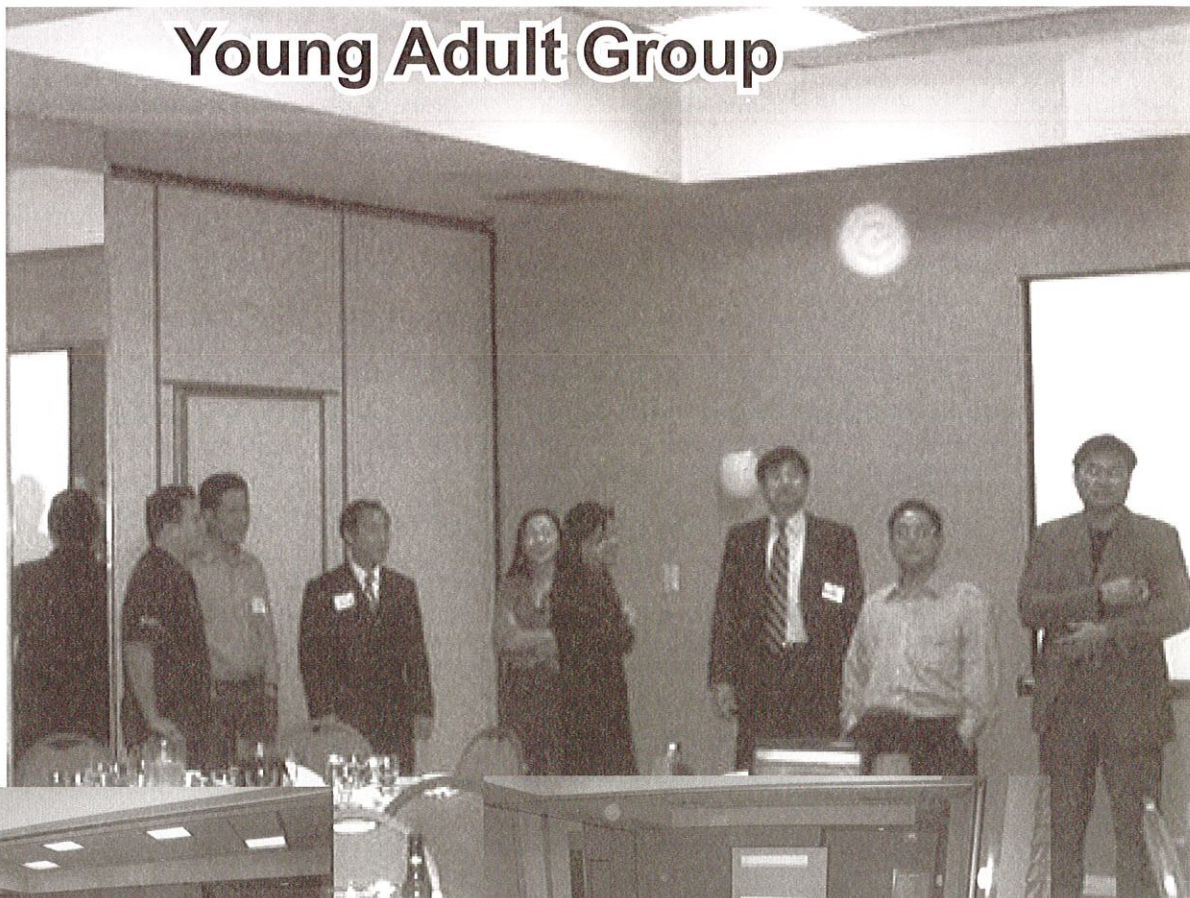


# 美東旅館公會熱情的安排旅遊



# Young Adult Group

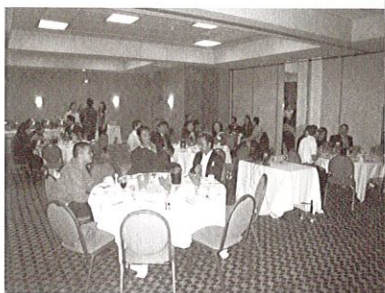
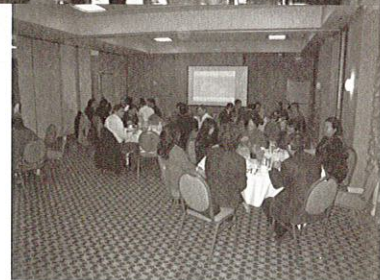
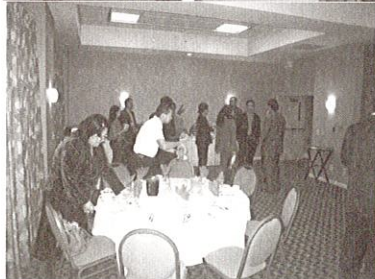
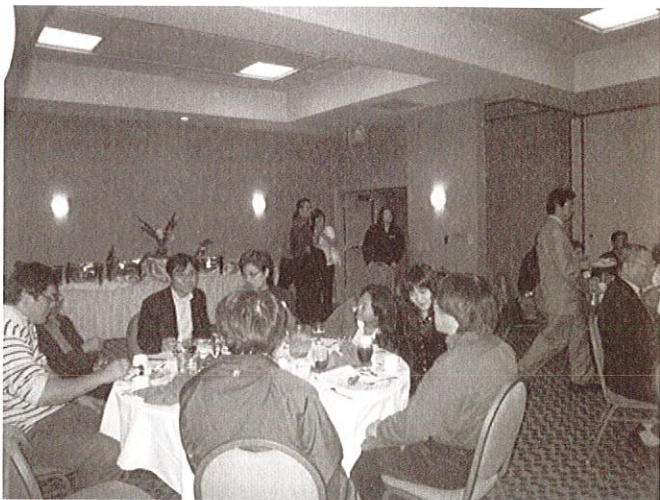
理事長范約瑟帶領青年部召開會議  
並提供場地由衷感謝



豐富的飲食及遊戲

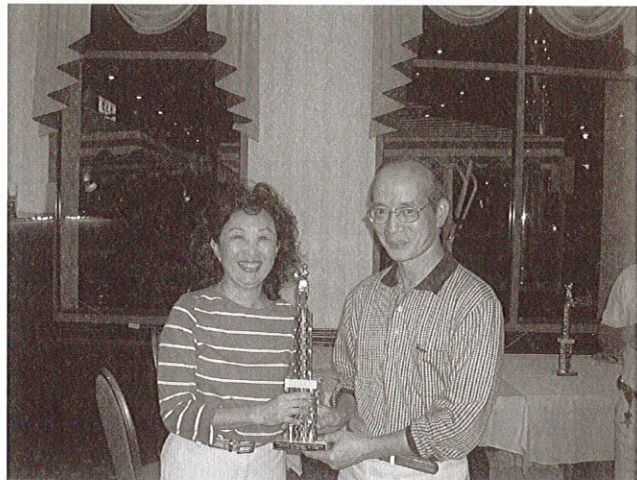
大家熱情參與







本會所成立的青年部在Diamond Bar Holiday Inn Select召開會議，當日旅館業第二代有五十五人參與，大家對這樣的團聚及分享很開心，會中更有Amy Wu所帶領的破冰遊戲，把彼此的距離更拉近一步，感謝當晚本會理事長范約瑟場地的提供。



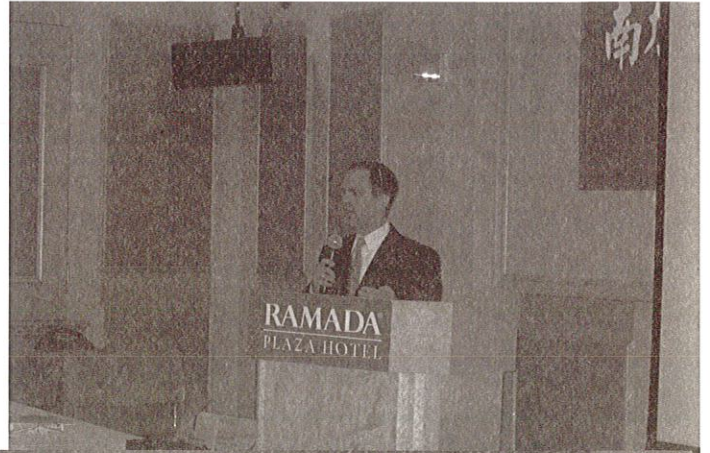
駐洛杉磯台北經濟文化辦事處

魏大使武煉再洛杉磯服務僑社

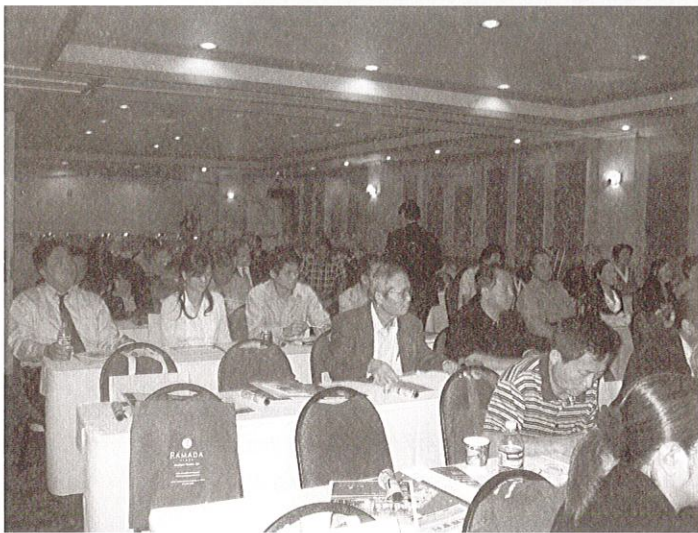
四年之後將榮退回台灣

再這四年當中對本會的贊助

由衷感激



# 座 談 會



本次座談會由先鋒保險公司總裁吳霖女士，就員工保險及雇主責任險作詳盡的解說，一般業者認為保險費用貴，平時不用時就是多於的開銷，但也往往在須要時措手不及，保險是保障萬一，訴訟案件頻繁，一不小心自己陷於網羅而渾然不知，這時如有保險，讓你免於身陷法網，最近許多的案例均是因

為有了保險而度過難關，可見於保險在現今世代的重要。

邀請到律師Mr. Salvatore T. Sirna就勞工法的議題詳加解說，雇主與員工基於勞工法的保障而訴訟案件層出不窮，如何保護自身利益並不違反勞工法之約定，雇主對勞工法的頒布往往窮於應付，如何在每個環節做到規定，律師教您如何防範於萬一。

本次座談會感謝本會顧問許清松提供其位於Anaheim的 Ramada Plaza Hotel會議廳給本次講習用並贊助當日晚餐，及邀請廠商MAGICTEK, INC.做產品簡介，會後在豐富的餐會中聯誼。

# 旅館、汽車旅館

如何維持旅館汽車旅館員工的安全以及避免發生工作意外，特別具有挑戰性，那是因為旅館和汽車旅館實際上是四種生意混合為一：維修、清潔、保全和餐飲服務。所有這些事物都呈現著一種特定的危險。

減少受傷和意外，提高員工對安全措施的警覺。以下是怎麼做。

1. 發展並執行公司的安全政策，強調您保護員工免於受傷和疾病所作的承諾。
2. 根據您的政策，設立並執行預防傷害的計劃。
3. 從主管到下屬—只要遵守安全程序就讚賞及獎勵。以適當的行為做榜樣，不鼓勵抄捷徑。
4. 定期設立安全目標並加以衡量，要求經理負責達成目標。

遵守下列安全訣竅預防受傷和意外：

## 滑倒

1. 保持地面上沒有水、油漬、以及倒翻的東西。
2. 確定員工穿的鞋子鞋面是皮製，鞋底有防滑塑膠。
3. 有需要之處加上止滑的踏腳墊，例如洗碗機週圍或是洗菜切肉的地方。
4. 修理漏水或是過度凝結的機器。
5. 禁止跑步或快走。
6. 如果要拿的東西是在肩膀以上的高度要提供並使用平穩的梯子或板凳。
7. 進貨立即存放妥當，不要把箱子留在走廊。
8. 修補或更換鬆弛或破掉的地毯。
9. 樓梯上不可放任何東西，修理磨損的台階邊緣，提供穩固的扶手以及防滑的台階表面。
10. 凡是走路的路面高低改變，例如樓梯或是斜坡走道，均需提供適當的照明設備。

## 割傷(食物和飲料)

1. 保持刀鋒銳利並把刀安放在刀架裡面。
2. 清潔或使用刀子或切肉機時，要求員工必須實行戴上可以防割傷的手套。

3. 保鮮膜盒子有銳利的邊緣，必須要加以遮蓋保護。
4. 使用掃把，而不是用手，去清除碎玻璃。
5. 水槽中有破玻璃時要立刻把水排掉，戴上可以防割傷的手套去把碎片撿起。
6. 切肉機用完，立刻關掉。
7. 調整鋸肉機的刀鋸，需要用多少就曝露多少，以免傷人傷己。不用的時候要整個蓋起來。
8. 如果掉落刀子或其他尖銳的器具，等它掉到堅固的表面再撿起來，不要企圖去半空抓它。

## 割傷(所有其他的東西)

1. 用掃帚和畚箕來清除地上或料理台上的破玻璃—而且記住總是戴上防割傷的手套。
2. 拿垃圾袋時要遠離腿和手臂，不要靠在身旁拖著走。
3. 確定電鋸或重要的電動割鋸機器有防護關卡，而且這些關卡都能正確運作。
4. 處理鐵片或其他有銳利邊緣的物品時，戴上防割傷手套。

## 燒傷(食物和飲料)

1. 拿熱的東西時，要使用乾的防熱墊或有襯裡的防熱手套。
2. 東西掉進油鍋或燒烤爐時，用夾子去拿出來。
3. 讓油鍋裡的油隔夜冷卻之後再倒掉。
4. 自助餐用的食品保溫燈和紅外線保溫設備，外面要加上護罩。
5. 調味料、廚具和材料等物品，要存放在燒烤爐旁邊—而不是上面。
6. 學習使用滅火機和自動滅火系統。確定自動滅火系統和滅火機內部有這種型號所需要的成份，並定期給予維護。

# 旅館、汽車旅館

## 燒傷(所有其他的東西)

1. 處理化學物品時，使用適當的個人防護設備。
2. 修理所有電器設備之前，每一件設備都須適當地加上警示標籤並且上鎖，這樣才能防止員工觸動。
3. 定期對所有員工進行失火疏散演習。
4. 除非員工受到適當的訓練，禁止員工使用滅火器。

## 眼睛傷害

1. 使用任何有馬達的機器時，包括庭園造景工具例如割草機、吹葉機和除野草機，必須戴上保護眼睛的安全防護鏡。

## 重覆動作傷害

1. 確定所有從事重覆動作的員工每小時休息一下和伸展肢體。
2. 如果電腦放在員工桌上，要確定操作電腦的員工有適合四肢的桌椅等傢俱，同時教導員工如何調整他們的桌椅，使他們舒服地操作電腦。

## 拉傷和扭傷

1. 從事體力工作之前要先作熱身運動。
2. 限制包裹重量在59磅以下，最好是不超過25磅。如果要抬超過25磅的物件，最好找人幫忙。
3. 將較重的貨品或是設備存放在離地面兩呎到四呎的架子上，小的或較輕的物品放在上層，體積大而輕的物品放在靠近地面的一層。
4. 用有輪子的容器來搬運較重的物品。
5. 任掉落的物品掉落地上，不要突然伸手去半空抓東西。
6. 使用梯子或板凳去拿放在上層的東西。
7. 從事重覆動作時，要經常暫停休息。
8. 提供底部有彈簧的洗衣籃，免得需要辛苦的彎身到籃底去拿要洗的衣物。
9. 提供清潔工長柄海綿和括除器用以清潔浴缸和淋浴間。
10. 清潔工使用的手推車，下面的輪子應維持正常運作。



您可以從以下的網址得到您所需要的訊息：

[http://www.thezenith.com/zenith\\_web/webui/workers/wrkr\\_ind\\_hotel\\_cn.jsp](http://www.thezenith.com/zenith_web/webui/workers/wrkr_ind_hotel_cn.jsp)



Presented by Sal Sirna, Esq.



# Taiwan Hotel & Motel Association of Southern California

*Labor Law Seminar - November 14, 2007*

*Overtime*

- Overtime Payments
  - due after 8 hours per day or 40 hours per week
    - unless - workweek of no more than 4 days of 10 hours was established prior to 7/1/99.
  - overtime pay required 7th workday
    - unless - total weekly work hours do not exceed 30 and total hours in any one work day thereof do not exceed 6.
- Time Off In Lieu of Overtime
  - Permitted (Lab. Code, §204.3)
  - Rate = not less than one and one-half hours for each hour of overtime.
  - Must have:
    - written agreement between the employer and employee before the performance of the work;
    - the employee has not accrued compensating time in excess of 240 hours;
    - the employee has requested—in writing—compensating time off in lieu of overtime compensation; and
    - the employee is regularly scheduled to work no less than 40 hours in a workweek.

*Lecture Outline*

- Wage and Hour Laws
  - Minimum Wages and Payments
  - Overtime
  - Discharged / Terminated Employees
  - Vacation Time
  - Independent Contractor v. Employee
- Meal and Rest Breaks
  - Requirements
  - Claims Period
  - Compensation
  - Common Violations
- New Development in the Law
- Recommendations

*Discharged / Terminated Employees*

- Payment of Wages
  - wages earned and unpaid at the time of discharge are due and payable immediately (Lab. Code, §201)
  - pay for vacation time earned but not used by the employee are due and payable immediately (Lab. Code, §201)
  - Immediately = within 72 hours
    - Unless:
      - Employee has given 72 hours previous notice of intention to quit; or
      - Employee requests final payment by mail: the date of the mailing constitutes the date of payment.
  - Caution:
    - If an employer discharges an employee or the employee quits, any voluntary authorization for deposit of wages into a bank, savings and loan association, or credit union is deemed terminated (Lab. Code, §213)

*Wage and Hour Laws*

- Minimum Wages
  - California Controls
    - Currently \$7.50/hr.
    - \$8.00/hr. on Jan.1, 2008
  - Wages must be paid by:
    - a negotiable instrument or in cash;
    - on demand and without discount;
    - at a place of business in California.
  - Not Allowed
    - scrip, coupon, cards, or other thing redeemable, in merchandise or purporting to be payable or redeemable.
  - Exceptions
    - Employer may guarantee the payment of bills incurred by an employee for the necessities of life; or
    - Employer may guarantee the payment for the tools and implements used by the employee in the performance of his or her duties.

*Vacation Time*

- Payment of Vacation Time
  - No “use it or lose it.”
  - Vacation time = deferred wages for services rendered.
  - Employee entitled to pro rata share earned and vested during employment
  - Calculation: total hours or days offered in the year divided by total hours or days the employee worked during that year.
  - Example:
    - Employee earns 12 days of vacation per year of employment
    - Employee has worked 3 months
    - $12 / 3 = 4$  days
    - Employee entitled to 4 days of compensation upon termination or discharge

*Payment of Wages*

- Payments
  - Wages payable twice during each calendar month (Lab. Code, §204)
    - Exceptions for exist for executives, administrative personnel, etc.
  - Employer must post a notice specifying the regular pay days and the time and place of payment. (Lab. Code, §207)
- Employer Requirements (Lab. Code, §226)
  - Employers must furnish, at the time of each payment of wages:
    - an itemized statement showing gross wages;
    - hours worked;
    - deductions;
    - net wages;
    - pay period dates;
    - employee name and social security number; and
    - employer name and address.

*Independent Contracts  
and Employees*

- How do you Distinguish?
  - Courts use different tests for workers for deciding different issues, but there are some common principles.
  - In wage and hour cases, they focus on the following factors:
    - The degree of control the employer exercises over the day-to-day work performed;  
The amount of the worker's investment in facilities and work equipment;
    - The degree to which the worker's independent initiative, judgment and planning is necessary for the success of the worker's operation;  
The permanency of the relationship between the employer and the worker;
    - The extent to which the services are a part of the employer's business;
    - How dependent is the worker on the employer for continued work.
- Remember: As an employer, you will lose a close call between an individual being an independent contract or an employee.

## *Meal and Rest Breaks*

- Meal Breaks (Lab. Code §226.7)
  - Law: Employers must provide employees with adequate meal breaks.
  - Requirement:
    - One meal break for 5 hours of work, provided total days work is more than 6 hours.
    - Length: at least 30 minutes.
    - Must be completely relieved of all work related duties and be free to leave the work environment.
  - Not required to pay employee for time during meal break.
  - Common Violations:
    - Employee answers the phone, watches the front desk, etc.
    - Employee works more than 10 hours in a day. On these days, the employee is entitled to 2 meal breaks -- each lasting at least 30 minutes.
  - If no proper meal break, employee entitled to additional compensation equal to one hours pay for every day that a meal break was missed.

## *Recommendations*

- Recommendations
  - Adopt an employee handbook
    - Dress Code
    - Code of Conduct
    - Sexual Harassment
    - Duties and Responsibilities
    - Wages
  - Document employee hours, rest breaks and meal breaks.
  - Document employee discipline / counseling
  - Keep employee records, time sheets, payroll, etc. for a minimum of 4 years.
  - Train your managers to enforce the rules
  - Conduct periodic “spot checks” to ensure compliance

## *Meal and Rest Breaks*

- Rest Breaks (Lab. Code §226.7)
  - Law: employer must provide employees with adequate rest breaks.
  - Requirement:
    - One rest break for every 4 hours of work
    - Length: at least 10 minutes.
    - Employee can opt not to take the rest break.
    - Employer need only allow the employee the opportunity to take the break.
  - Common Violations:
    - Employer “allows” the employee to take a rest break but “strongly discourages” them from actually taking one.
    - Penalty: Employee entitled to an additional 1 hour of pay for any day in which a proper rest period was not provided.
  - All rest breaks must be fully paid.

## *Recommendations*

- Helpful Websites
  - California
    - Department of Fair Employment and Housing – [www.dfeh.ca.gov](http://www.dfeh.ca.gov)
    - Department of Industrial Relations – [www.dir.ca.gov](http://www.dir.ca.gov)
    - Employment Development Department – [www.edd.ca.gov](http://www.edd.ca.gov)
  - Federal
    - U.S. Labor Department – [www.dol.gov](http://www.dol.gov)

*Meal and Rest Breaks*

- Claims Period – Statute of Limitations
  - Murphy v. Kenneth Cole (case number S140308)
    - 3 years (prior law was 1 year)
    - Court hinted that 4 years may be allowable under unfair competition laws
- Minimizing Violations
  - To help minimize the risk of such claims, employers should follow these guidelines:
    - **Have a clear, understandable policy on meal and rest periods.**
      - Train managers on the specifics of these laws and enforce the policies.
    - **Document the breaks taken.**
      - require employees to sign time cards that include a statement that the time card accurately shows the hours that the employee worked.
      - The card should also state that the employee was provided an opportunity to take all breaks to which he or she was entitled for that time period.
    - **Pay the extra wages promptly.**
      - If an employee misses a rest break or a meal period, pay the one hour of pay for that day in the next paycheck.
    - **Check your classification of exempt employees.**
      - Be sure that, for each exempt employee, there is a solid factual foundation for your decision to classify that person as exempt. Revisit the classification periodically.

*New Developments in the Law*

- *Church v. Jamison*
  - *Wage and Hour Violations*
    - A claim for unpaid business expenses must be filed within 3 years from the date that the employee incurs the expenses.
    - A claim for unpaid wages must be filed within 2 years from the date that the wages were due to be paid
    - A claim for vested vacation pay begins on the date of termination or resignation (2 years).
- *Gattuso v. Harte-Hanke Shoppers, Inc.*
  - Law: Under Lab. Code §2802, an employer shall indemnify his or her employee for all necessary expenditures or losses incurred by the employee in direct consequence of the discharge of his or her duties.
  - Facts: In *Gattuso* employed two types of salespersons: inside and outside salespersons. It compensated the outside salespersons at a higher rate of pay, arguing that the higher rate of pay was intended to reimburse the outside salespersons for private vehicle costs and other business expenses.
  - Holding: nothing precludes an employer from paying an employee additional compensation in order to reimburse employees for their legitimate business expenses under section 2802.
  - Important: the employer must demonstrate that the enhanced compensation earmarked to cover employee business expenses is sufficient, after taxes, to cover those expenses.

Questions

CAMMARANO, SIRNA &  
DALEY, LLP  
555 East Ocean Blvd., Suite 501  
Long Beach, CA 90802  
Voice (562) 495-9501  
Fax (562) 495-3674

# HOTEL DEVELOPMENT ISSUES

## SALES AND MARKETING

### Condo Hotel Update: More than SEC laws apply to hotel mixed-use with residential condos

Every developer who hopes to sell condominium hotel units as part of a development project needs to consider at a very early stage how they are going to sell the units. By now, many if not most developers are aware of the limitations that securities laws place on their ability to market a rental program as part of the sale of hotel condominium units. (See, "Avoiding the Pitfalls of Condo Hotel Structuring," *Global Hospitality Advisor*<sup>®</sup>, June 2005.)

However, developers are only beginning to understand the other federal and state laws that apply to their sales programs. This article focuses on the federal and state laws — other than securities laws — that developers need to think about when designing sales and marketing programs for hotel condominium units.

As a developer of a project that includes hotel condominium units, start by asking yourself these questions:

- Where will my buyers come from?
- How will I contact my buyers?
- What kind of marketing campaign do I need to run to sell my units?
- Do I want or need to gather reservations for units before I start accepting final purchase contracts for units?
- How long will it take me to complete construction of my units once I enter binding purchase contracts with the buyers of the units?

The answers to these marketing and sales questions will lead to the following legal issues that need to be considered early in the process:

1. Which states will require you to file a registration application before you can solicit or accept buyers from those states?

## MANAGEMENT AGREEMENTS

### Starting from scratch — negotiating brand management agreements

Anytime a hotel owner begins serious negotiations with a hotel manager, he or she is likely to be presented with the manager's standard form of management agreement.

#### The Manager's Standard Form

Not surprisingly, the standard agreement will be the best case scenario for the manager. It will provide the optimum term, best termination rights, and most effective limitations on liability — at least from the manager's perspective. It will also likely include "fixes" to address concerns that have arisen in other management situations, and will sometimes reflect fundamental changes in the owner-management relationship. For example, a few years ago Starwood began to introduce a new provision allowing it to use hotel property to promote other Starwood businesses.

Hotel managers want to use their standard agreements for a number of reasons. One of them is contract management; the more each of their agreements look alike, the easier it is for them to administer them. So, if all of their agreements require proposed annual budgets to be submitted on November 1, planners are able to streamline their planning processes. The form of the management agreement can also have an impact on the value of the management company. If all of the agreements are, essentially, "no-cut" agreements — terminable only for cause — then the market value of the management company will be increased because the stream of income expected from the operation of the hotel can be better predicted. Finally, standardizing the management agreement is consistent with one of the key goals of virtually all management companies — standardization of the brand. Managers want the same standards applied to all hotels in the brand to emphasize not the individual hotels in the chain, but the importance of the brand and brand identification.

## SMOKING REGULATION

Jumping on the “ban” wagon *By Robert Braun*

Smoking has long presented a challenge to the hospitality industry. Perhaps unique among all industries, hotels, restaurants and bars are in the position of catering (or trying to cater) to two opposing groups simultaneously — smokers and non-smokers. The industry has worked to address the desires of these two groups for years, creating smoking and non-smoking sections in restaurants, non-smoking rooms and floors in hotels, and taking other steps to allow smokers to smoke, and non-smokers to avoid it.

Over the past decade, a number of developments have further changed the playing field. Some of the changes are the result of legislation, while others reflect decisions within the hospitality industry to seek out niche opportunities and enhance profitability.

Almost since the introduction of tobacco into Europe, the argument of whether it should be allowed or banned has raged. Pope Urban VII’s thirteen day papal reign in 1590 included the world’s first known public smoking ban, threatening to excommunicate anyone who “took tobacco in the porchway of or inside a church, whether it be by chewing it, smoking it with a pipe or sniffing it in powdered form through the nose.” Since that time, private companies, municipalities, states and entire countries have adopted restrictions on smoking, presenting new challenges to all industries that cater to a diverse public.

Most smoking bans are designed to create smoke-free workplaces and to reduce preventable deaths, diseases and disabilities caused by passive smoking. In addition, positive economic benefits are being cited as rationale for the laws. For example, Indiana’s economic development agency cited accelerated growth in its encouragement of cities and towns to

adopt local smoke-free zones as a means of promoting job growth.

While California was the first state to impose a broad, state-wide ban against smoking in most public places, one of the latest bans might signal that smoking bans are destined to be a permanent fixture — on January 15, 2007, a Nevada judge signed an order allowing enforcement of the Nevada Clean Indoor Air Act with civil penalties. Now even Nevada prohibits smoking off the casino floor.

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“Pope Urban VII’s thirteen day papal reign in 1590 included the world’s first known public smoking ban ...”

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Outside the United States, two countries strongly associated with a smoking “culture” have adopted smoking restrictions: a city-wide smoking ban has been introduced in Hong Kong, effective January 1, in an effort to address its notorious air quality and improve the health of the population, and in France a ban on smoking in offices and other public buildings begins in February and will expand to include bars, cafes, restaurants, hotels and casinos starting in 2008.

The hospitality industry has been particularly impacted by broad smoking restrictions. Hotels, restaurants, and particularly bars and taverns have argued that smoking restrictions hurt their business, especially since most smoking bans are adopted by cities, towns and other local jurisdictions and not by states. As of now, 15 states have comprehensive bans, with most of the regulation imposed by cities and counties. Consequently, hospitality businesses argue that smokers will choose venues based on whether smoking is allowed, and where smoking is banned broadly, may not go out at all. At the same time, studies have been published showing that smoking bans do not have a broad economic impact (See, for example, a Centers for Disease Control Report, “Impact of a Smoking Ban on Restaurant and Bar Revenues — El Paso, Texas, 2002,” <http://www.cdc.gov/mmWR/preview/mmwrhtml/mm5307a2.htm>).

Because most of the laws prohibit smoking only in public areas and workplaces, the impact on hotels has been generally limited to restaurants and hotel bars. However, many hotels have chosen to designate a portion of their rooms as “non-smoking” to cater to an increasing number of guests, including smokers who, for personal reasons, prefer not to rent a “smoking” room. There have been two significant

developments in smoking bans which further affect hospitality firms. First, while most smoking bans have addressed indoor smoking, a number of states and localities have, in the past two years, adopted smoking bans near entrances to buildings. This development prevents restaurants, bars and hotels from accommodating smokers by creating outdoor smoking areas adjacent to their businesses.

The second important development has been the adoption by hotel companies of broad smoking restrictions, making entire hotels smoke-free. Before 2005, a number of hotels and hotel chains created non-smoking hotels, including the Woodside Hotels & Resorts Group, and most of the Joie de Vivre chain. This trend accelerated when Westin and Marriott banned smoking and created smoke-free hotels chain-wide in 2006. Westin’s move became effective on January 1, 2006, and on July 19, 2006, Marriott announced that all of its properties — 2,300 hotels and corporate apartments with over 400,000 rooms — would be smoke-free. Marriott’s press release cited

increasing concern over health issues, the fact that over 90% of its guest rooms were already smoke-free, and anticipated positive customer feedback, while Westin noted demand for non-smoking rooms, even by smokers.

There could be an additional motivation — cost and customer satisfaction. David Hill, general manager of the Topaz Hotel in Washington D.C., part of the Kimpton chain and one of the first hotels to convert to a non-smoking format, was quoted by *USA Today* as saying that the number of smokers who gripe when put in a non-smoking room is “small compared to the number of people who were complaining about being put in a smoking room” when the hotel was fully booked. “It’s a huge weight off the shoulders of our (customer) service staff. I will never go back.”

“Most smoking bans are directed to creating smoke-free workplaces and to reduce preventable deaths, diseases and disabilities caused by passive smoking.”

While it seems likely that hotels will continue to cater to a large minority of smoking guests, it also appears that the trend in law and business will narrow the opportunities. ☐



**Jim Butler** is recognized as one of the top hotel lawyers in the world. He devotes 100% of his practice to hospitality, representing hotel owners, developers and lenders. Jim leads the Global Hospitality Group®—a team of 50

seasoned professionals with more than \$40 billion of hotel transactional experience, involving more than 1,000 properties located around the globe.

Jeffer Mangels Butler & Marmaro LLP

1900 Avenue of the Stars

7th Floor

Los Angeles, CA 90067

Direct: (310) 201-3526

Direct Fax: (310) 712-8526

E-mail: [jbutler@jmbm.com](mailto:jbutler@jmbm.com)



**Marta Fernandez** is a senior member of the Global Hospitality Group® and a partner in the Firm's Labor & Employment Group. As a management labor lawyer, Marta specializes in representing hospitality industry clients in all aspects of labor and employment, including labor-management relations including union prevention, collective bargaining for single as well as multi-employer bargaining units, neutrality agreements and defense of unfair labor practice charges before the NLRB; and implementation of preventative management strategies, such as executive training, arbitration enforcement and policies and procedures; defense of administrative and litigation claims, such as employee claims of sexual harassment and discrimination. For more information, please contact Marta Fernandez at **310.201.3534** or at [mfernandez@jmbm.com](mailto:mfernandez@jmbm.com).



**Robert Braun** is a senior member of the Global Hospitality Group® and partner in the Firm's Corporate Group. Mr. Braun has represented clients in successfully negotiating hundreds of hotel management agreements. He advises hospitality clients with respect to business formation, financing, mergers and acquisitions, venture capital financing and joint ventures. He also represents clients in the negotiation of hotel and spa management and franchise agreements, as well as telecommunications, software, Internet, e-commerce, data processing and outsourcing agreements for the hospitality industry. Contact him at **310.785.5331** or [rbraun@jmbm.com](mailto:rbraun@jmbm.com).



**Catherine D. Holmes** is a senior member of JMBM's Global Hospitality Group® and a partner in the Firm's Corporate Group. Catherine assists clients with hotel management and franchise agreements, purchase and sale transactions, and condo hotel regime structuring. For example, Catherine provides national representation for a large hotel owner's hotel

management and franchise agreements. She recently assisted a client with a 1,500+ room convention hotel in successfully concluding a complex RFP process involving all the major hotel brands and negotiating a favorable management agreement. She devotes a significant part of her practice to advising condo hotel clients on many important business and legal aspects of condo hotel regime structure and condo hotel documentation, including CC&Rs, HOA docs, unit management agreements, shared facilities agreements, rental management agreement programs and securities compliance matters (structuring, documentation and training). Catherine can be reached at **310.201.3553** or [cholmes@jmbm.com](mailto:cholmes@jmbm.com).

# 市場行銷快訊：

## 證券法對公寓型旅館的廣泛適用性

大多數的開發商迄今仍未充分理解證券法規【註】及施行細則，對他們促銷旅館兼具公寓用途的經營配套理念，所造成的必然限制。因此，開發商若有意將公寓型旅館列入其銷售企劃項目，應盡早理解並規劃日後市場銷售方針。

本篇就以聯邦法及州法的角度，探討公寓型旅館市場行銷策略要點：

- 客戶群目標是何
- 如何與買主接洽
- 促銷宣傳廣告
- 保留戶數量與經營合約
- 工程完成時間

上述各項直接涉及政府法規，分述如次：

1. 企劃工程所在地的州法是否要求填寫及認證銷售申請書，才可向外州客戶銷售與接單？  
多數州政府對外州開發商，常要求工程內土地切割事項，需在完成登記申請手續後，才可公開發售。既是說，開發商在某州的銷售行為與接單程序，只能在向該州州政府完成登記銷售申請手續後，才可進行。
2. 若只在工程基地銷售物業，能否規避州政府登記手續？  
開發商多誤認在基地銷售物業便可免除州外登記法規。果此，一但外州客戶詢價，該州登記法規隨既生效。此理亦適用於美國境外開發工程。
3. 可否在全國性報紙或雜誌刊登銷售廣告？  
大型開發商度假型或郊區商住混合式建案，常見於全國性報紙或雜誌。表示業者須滿足美國各州登記法規，始克進行銷售業務。
4. 可否在網絡網址刊載建案資料，吸引買家客戶？  
開發商網址除提供建案基礎資料，更有聯繫窗口，俾便投資者索取更確切的房產單位購買細則。值此網絡科技時代，瀏覽資訊的網民已無國界之分；業者若不願向國內各州甚至其他國家，逐一登記建案中的公寓型旅館單位時，又當若何？
5. 考慮預訂契約及認購契約二階段銷售程序  
通常州法認證銷售申請書需檢附完整文件並頗耗時。某些州允許開發商在取得臨時物業銷售

- 執照，即可接受預訂契約；待正式執照批准後，便可與客戶訂立買賣契約。此種方式使建商在達成契約協議前，享有提升買氣的優勢。
6. 實際工程完成日期為何？  
若果工程耗時多過兩年，建商須向美國房屋城區發展署(US Dept of Housing & Urban Development, HUD)備案獲准，另在買賣契約明示此狀況，方能接單。部分州政府有可能因完工時限超過法定兩年規範，拒絕建商銷售申請書。  
總此而論，建商應盡早決定(一)是否要向HUD提出申請，抑或要避免在非市場州的申請。(二)文宣及網絡廣告要載明建案不適用各州資料。(三)促銷廣告時機與建案流程的配合。善用這些決定因素對開發公寓型旅館企劃案與銷售業績，定有立竿見影之效。

**註：**證券，謂政府債券、公司股票、公司債券及經財政部核定之有價證券。新股認購權利證書、新股權利證書及前項各種有價證券之價款繳納憑證，或表明其權利之證書，視為有價證券。前二項規定之有價證券，未印製表示其權利之實體有價證券者，亦視為有價證券。



## 萬丈高樓平地起： 概談連鎖旅館經營契約

旅館業主加盟連鎖品牌，事業經營上有兩種選擇；一是業主帶領工作夥伴，加上連鎖總部專業化的協助，創造事業高峰。二是授權連鎖總部，由其管理團隊經營，業主坐收漁利、樂得清閒。本文就後者情況，概論經營契約中值得考慮的問題。

管理公司常以標準化制式合約為協商依據，條款內容如解約、續約、責任規範等都對營運團隊經理有利；甚有可預期狀況條款，亦納入合約。星林 Startwood 合約加註有權在簽約旅館促銷其關係企業是為一例。

制式合約有利於管理公司因為（一）易於監管與執行，如季度預算可在同時完成。（二）生意獲利預估穩定。除非重大違約行為，造成合約終止，則另當別論。（三）以無有分別、一視同仁態度面對個別營業據點，確保服務品質，維持品牌商譽。

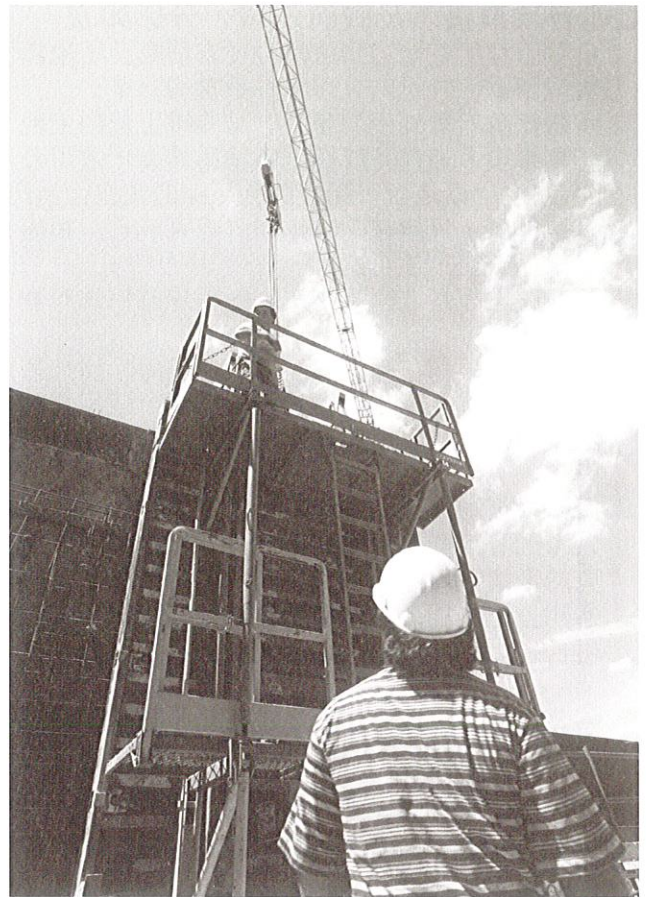
反觀業主角度，連鎖品牌商譽固然提供良好形象，仍不比旅館高業績收入實際。撇開利潤不提，下列情形更凸顯制式合約的限制性：（一）忽略物業環境的差異性，減弱產品獨特風格，因而不便使用。

（二）個別因素如旅館與配套建案共用停車設備；或為歷史地標物業，未能任意更改外觀或結構；或因公司財務組織等等，也不宜簽立制式合約。

業主如以管理公司制式合約作藍本，從頭草擬經營契約各項條文，最好諮詢經驗豐富的律師團隊，從多方面審視合約細則，協商出不偏頗的互助關係。將屆期契約也要評估當時客觀因素，再次協調；免除前述管理公司未能顧及業主處境與物業環境的特殊性，造成遺憾。

現今旅館業正值蓬勃發展新紀元，商住混合式建案一枝獨秀，使業主與管理團隊經理的關係更加緊密；在協同調的商務結盟下，造就雙贏局面。熟知旅館業律師團隊的介入，既可幫業主量身打造

適合其物業的契約條款；也讓營運經理深入理解實務環節，進而與業主維繫共享共榮的長久夥伴情誼。這也是簽立良好合約的基本目的。



# 一些幫助您節省能源的建議

## 空調

- 將自動恆溫器設置並鎖定為華氏78度。
- 安裝計時器或自動定時程控恆溫器，並將其設置自動，在非營業時間關閉。
- 對過濾器、皮帶、管線和軸承進行定期保養。
- 定期清潔冷凝器管線。
- 使用吊扇或蒸發式冷卻器來取代或減少空調的使用。
- 購買新設備時，考慮安裝最省電的設備。
- 確定設置為經濟循環（新鮮空氣冷卻），以保證適當的運作。
- 將空氣處理裝置設定為與壓縮機一起循環，或僅在需要時循環。
- 對冷卻塔的水進行處理，以消除腐蝕和阻塞。
- 使內部熱源與通往外部的迴路通風，與內部空調分離。
- 提高冷卻器中的冷卻水溫度。
- 在窗戶上安裝反射薄膜，特別是單層窗戶。
- 探討利用園林景觀為建築物遮陰。
- 掌控好空氣處理系統以防冷氣流失。
- 清除熱交換容器中的結垢。
- 僅在有人的房間開啟空調。
- 探討安裝可變風量空調系統。
- 在風扇和大於7.5馬力 (HP) 的空氣處理機馬達上安裝變頻驅動。

## 建築外層

- 如果窗戶活門喀喀作響，表示門窗防風密封條可能已損壞。更換門窗防風密封條以防止暖氣和空調損失。
- 安裝反射的淺色窗戶以降低空調負載。
- 查詢加裝天花板和牆壁隔熱板的成本效益。
- 瞭解有助於降低空調負載和保溫的窗簾。
- 夏天時採用遮陽棚和園林景觀以降低對陽光的吸收。
- 探討安裝隔熱門窗的成本效益。

## 暖氣

- 將自動恆溫器設置並鎖定為華氏68度。
- 夏天時熄滅暖氣機導火焰，或使用間歇式點火裝置 (IID)。
- 探討外部的熱能回收和內部處理過程。
- 關閉加熱計時器。
- 確定暖氣和冷氣系統沒有同時運作。
- 對過濾器、皮帶、管線和軸承進行定期保養。
- 在確保安全的情況下，使用可攜式暖氣機為局部區域提供暖氣。
- 探討是否可以降低通風需求。
- 盡可能降低鍋爐的加熱溫度。
- 僅在有人的房間開啟暖氣。
- 探討可否使用可變風量空調系統。

## 照明

- 使用小型螢光燈 (CFL) 代替白熾燈泡。
- 使用T-8或T-5型燈管和電子安定器來代替普通螢光燈管和電感安定器。
- 使用HID燈或高頂螢光燈具來取代倉庫和其他高頂照明設備。
- 任公用區域安裝人員感應器，使區域有人時便會亮燈，該區域無人時便會自動熄滅。
- 將牆壁和天花板漆成較明亮的顏色，這樣有助於光線反射。
- 定期清潔燈泡、燈盞和散光器以保持最大照亮度。
- 住戶外照明系統中安裝光電池或計時器，使燈只在傍晚到黎明這段時間內工作。
- 使用LED出口指示燈來取代白熾燈泡出口指示燈。
- 安裝移動感應燈。



# 會員福利

人在身體健康的時候，總覺得買健康保險，是一項額外的開支，但是沒有保險一旦生病，在美國的醫療費用，更非一般人能負擔得起，有人花盡一生的積蓄甚至於負債累累。作為一個旅館僱主，如果員工生病而沒有健康保險，造成員工本人財務上發生問題，總會帶給僱主不必要的煩惱。如果是旅館重要的員工，甚至會影響生意。經常聽到員工要求僱主提供健康保險福利，到底是買與不買？那些員工買？用那一種保險？最後再考慮到旅館要負擔多少開支？如果你仔細閱讀本文，或許會為你提供一些答案。旅館公會是南加州所有公會當中少數能提供健康保險福利給會員的公會。

旅館公會特別為每一位會員及其旅館提供健康保險福利，只要你是公會會員，即可享有參加的權利。保險公司是由加州最大HMO公司之一的HealthNet所承保。醫生大多數屬於HealthNet的合約醫生，醫療網亦很多，至目前而為，尚沒有會員有不好的反應，反而得到醫療照顧的會員，人人的推崇這項福利，認為應該更多的人參加，希望公會多加宣傳。



## 一、旅館公會所提供的健康保險福利如下：

(因為文章有限，只列部份福利，歡迎索取詳細的英文福利說明)

1. 沒有最高上限Lifetime Maxums
2. 每年會員最高自付額為\$4,000/\$8,000
3. 醫生門診費\$40
4. 專科醫生門診費\$40
5. 過敏查測\$40，過敏打針\$40
6. 體檢\$100
7. 產前檢查門診\$40
8. 醫院房間費用一天\$1,000自付3天Max.
9. 專業護士費用1-10天免費11-100天\$25/天
10. 醫院生產費用一天\$1,000自付3天Max.
11. 醫院非住院服務自付額40%
12. 醫院非住院開刀\$1,000
13. 急診室\$100
14. 救護車自付額\$100
15. 買藥\$15/\$30/\$50

(以上所述福利，僅大略性，詳細承保內容，必須直接向HealthNet查問，本文不作任何承諾與保證)

## 二、保險費用(每年九月一日調整一次)

個人	\$403.69
個人+孩子	\$651.95
個人+配偶	\$748.02
全家	\$1063.70

另加\$10手續費每個月。

## 三、申請方法

1. 必須是旅館公會會員。
2. 個人填寫申請表。
3. 郵寄或傳真申請表。
4. 繳頭一個月保費。
5. 生效日期，可指定當月或下一個月1號。

## 四、付保險費方式

1. 每個月帳單寄到旅館。
2. 旅館開出支票。
3. 每個月20號必須收到支票，否則保險會被取消，一年內不得再保。
4. 退保必須書面通知，不付保費者，不會自動退保，公會會追繳所欠保費。



## 五、常問問題

1. 過去有病歷，已經懷孕，年齡超過65歲時，是否可投保？  
馬上加入旅館公會成會員，每年按時繳會費便可申請。
2. 可否只替經理、會計等主要員工申請？  
只要你是旅館公會會員，投保人只要個別填寫申請表來申請。
3. 65歲以上是否要退保？  
建議最好去申請Medicare，再加上所提供的Senior Plan，就更加完整了。
4. 替員工買保險，對僱主有什麼好處？  
可以留住好的員工，增加工作效率，使旅館生意更穩定。可以只替員工付50%，另50%由員工自行負擔，千萬別給員工錢去自己買保險，否則便失去意義。  
最後總結，希望大家身體健康，人人都有健康保險。加入旅館公會，支持您的公會。在今天競爭的社會中，為你的員工及自己提供一點點的福利，讓您的旅館生意更興隆，賺大錢。

如果有任何保險的問題

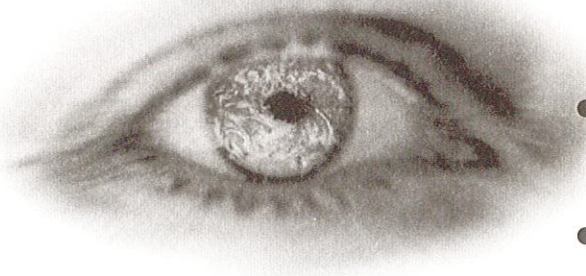
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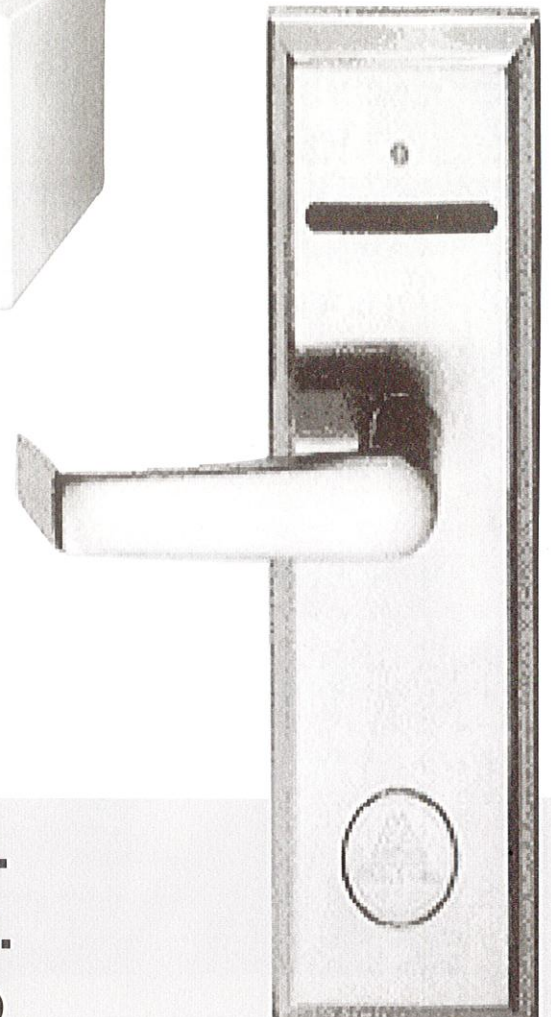
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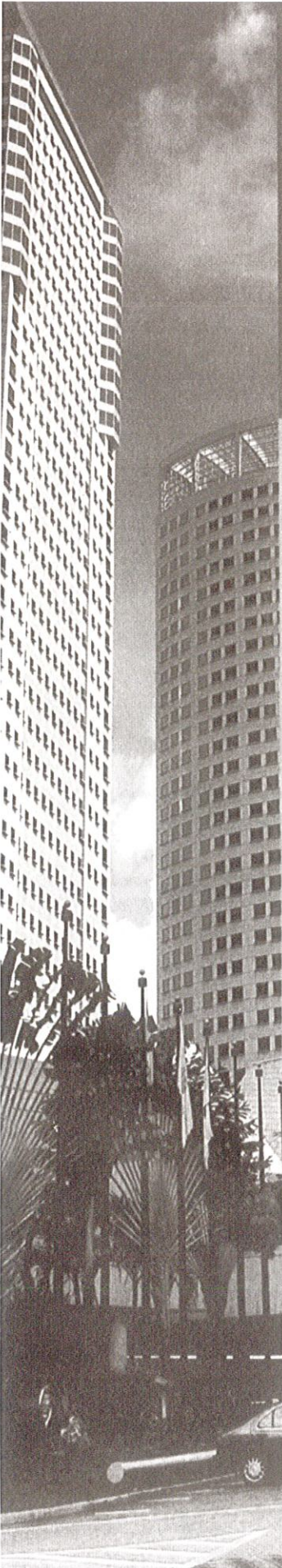
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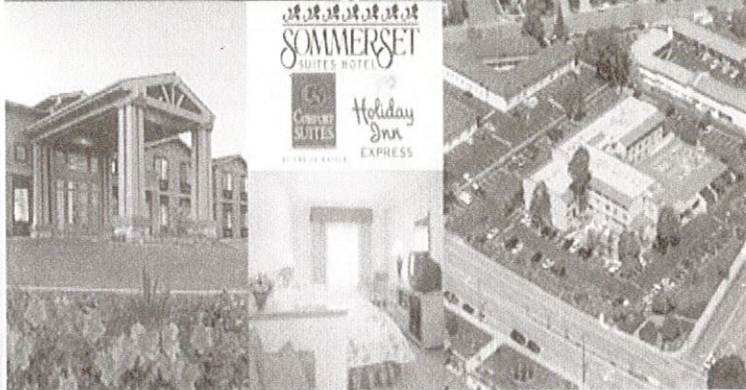
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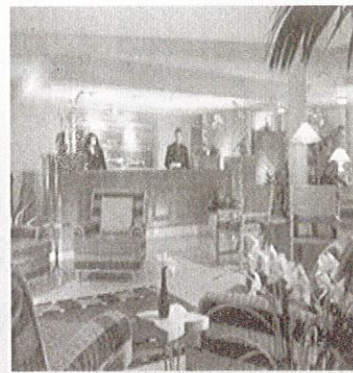
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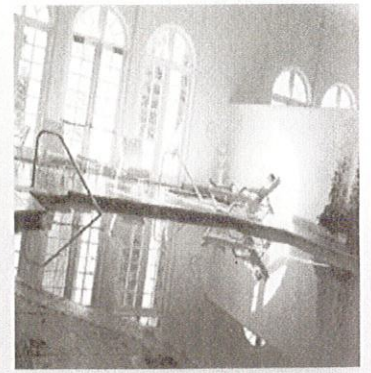
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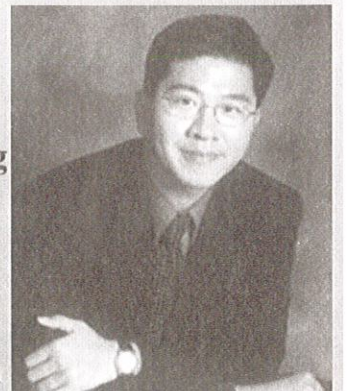
多年來我們以專業的知識與誠摯的服務，為會員們提供各項投資講座。  
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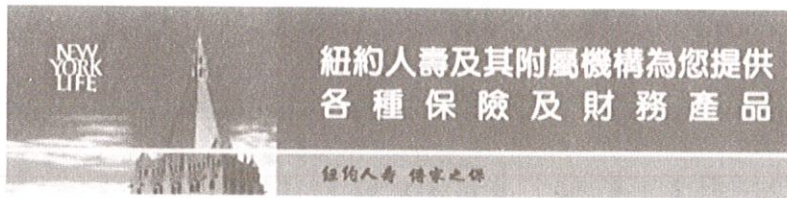
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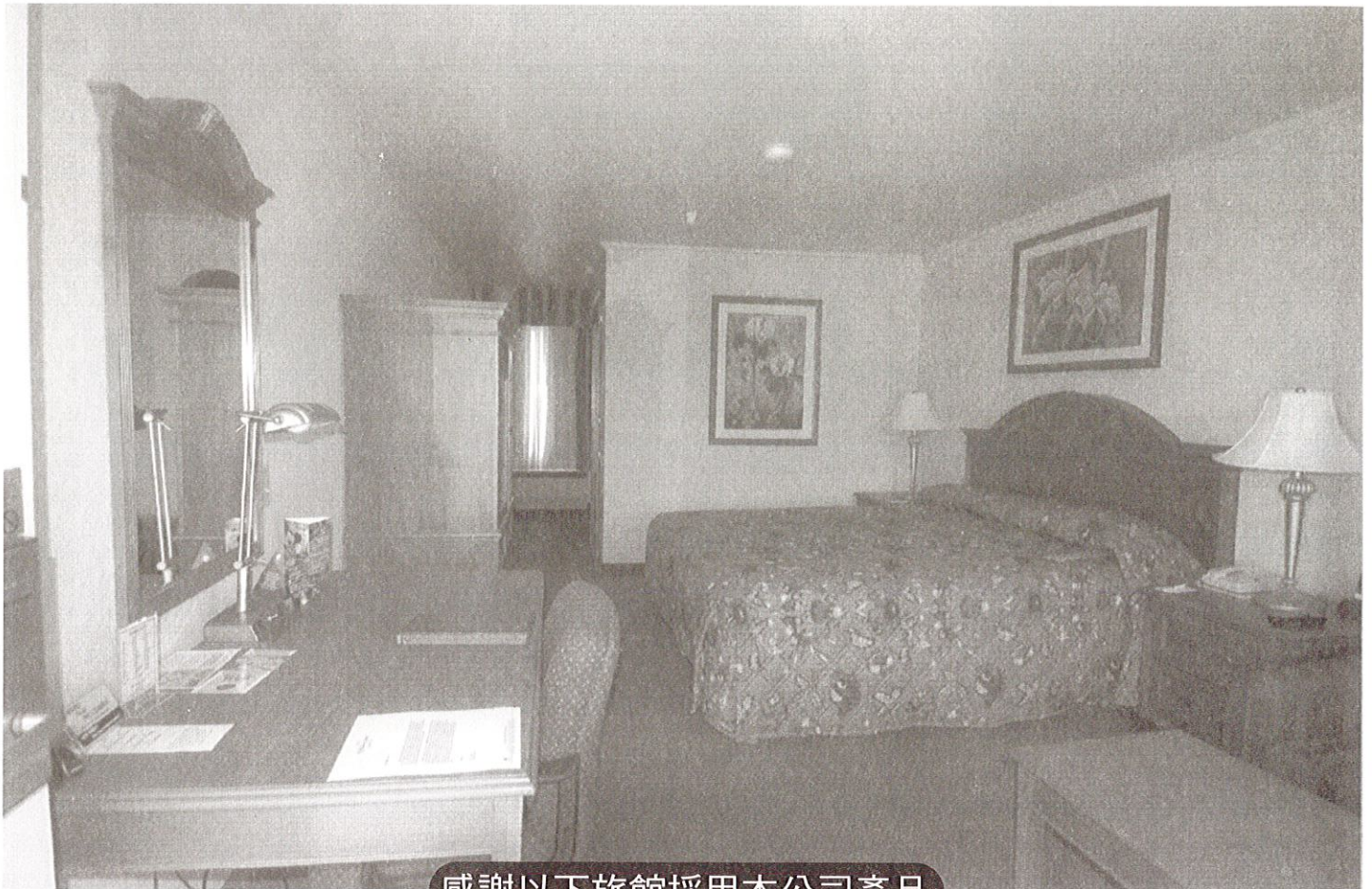
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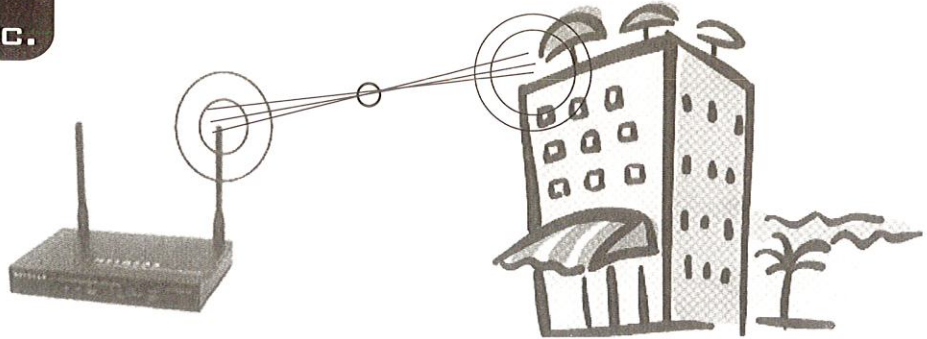
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PAYMENT IS DUE UPON SIGNING OF THIS CONTRACT.

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\_\_\_\_\_ Fax \_\_\_\_\_

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\$150元 榮譽會員(個人)+旅館通訊

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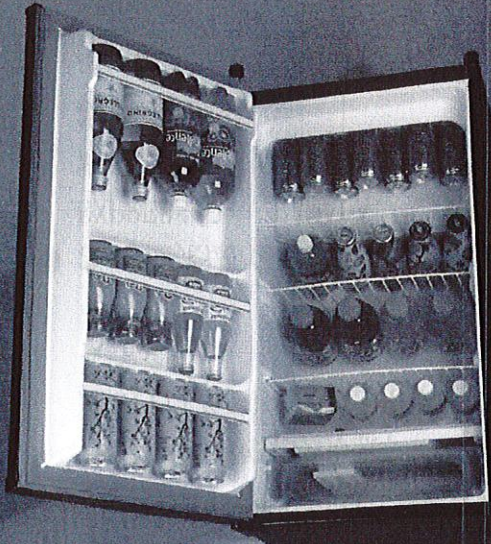
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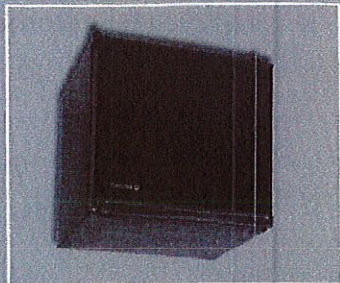
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Compact Refrigerator  
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Compact refrigerator  
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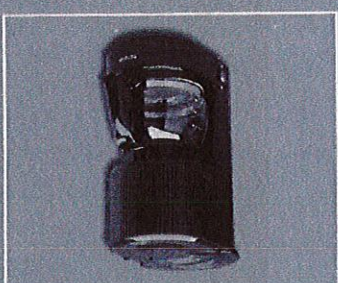
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