



南加州台灣旅館業同業公會

旅館會刊

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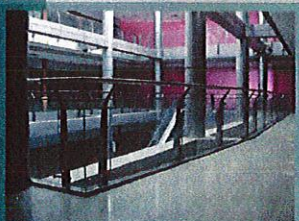
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面對改變，把握企機

會長 汪俊宇

經濟不景氣，對我們的生意，多少有些影響，我們旅館業面對不同的問題及挑戰，公會必須在此時提供我們會員一些應對之道，在洛僑中心陳主任、梁副主任及洛先生提供協助，免費場地和僑務委員會在財政上的支援，加上本會顧問群如Herman林、Chris邱、Joseph范、Wilson汪等提供多年經驗在應對之道，及請了各行各業的專家，如Open Hospitality的Diane Imber、Magitek的張董事長，Senft及Sirna律師，Ryan黃會計師及大通銀行之徐總經理所給我們的一些介紹及建議，同時要謝謝我們的盧理事長，Mike王及Tom吳副會長的籌劃及主導此次的訓練班，而讓我們這次的訓練班能順利舉辦，當然亦要謝謝我們的總幹事來安排有細節的籌劃。

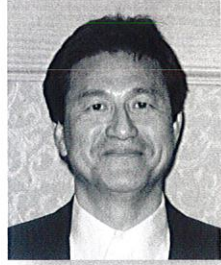
在這個經濟的困境中，我們業者不但要面對全球經濟的不景氣或是我們美國財政部長Geithner如何收拾華爾街的爛攤子，同時我們要面對一些有關的法律問題，如殘障法、勞工法等，其他如銀行方面，收緊銀根亦對我們旅館業有所影響。

而公會在籌劃此次訓練班時，特別針對各種可能對我們旅館業有影響的項目提供各種應對之道及策略以便萬一有任何衝擊時能迅速反應及應對，同時提供我們會員，如何在經濟反彈時能借力使力而抓到一些商機，而由前會長組成之顧問團亦將其經驗借由此次訓練班提供給我們的會員，Chris邱前會長教我們在經濟不景氣時，如果我們需做一些減少開銷的措施，我們仍需在服務品質及客房水準上維持其一定的標準，同時在市場行銷上反而要予以加強，以便攻佔市場佔有率Herman林是營建旅館之前輩，他告訴我們，現在是營建業的低潮時候，如果您有營建的計劃，此

為一個極佳的時機，因為此時的材料及工錢均較合理，而Wilson汪副長則建議若有興趣進場投資的同業現在可以做籌劃，等待最好的時機點再進場，至於旅館營運方面William張教我們如何利用或更新旅館之電腦營運系統來增加營運效用，而在旅館行銷方面，Diane Imber及William張則教我們如何一步步的建立您的網路行銷系統，由於網路之全球化，此亦將您的旅館行銷至全世界。

而如果您已有網路行銷之系統及設備，您已參加連鎖之行銷通路，則您仍可重新做一些評估及加強您的網路行銷策略，而由於網路之訂位愈來愈普遍，其市場佔有率愈來愈大，2009年及以後的網路訂位將更行重要，而一個好的電腦處理系統配合您的訂位網路系統將會增強您的競爭力，此種策略將增加您的生意並能搶站市場。而大通銀行的徐總經理則對目前旅館之貸款市場加以介紹，並教我們如何在此時去和銀行貸款，如何去減輕您的財務負擔，而同時在此時機來臨時，能貸款投資，而律師Sal及Dennis則教我們如何預防及應對殘障的法律訴訟案件，此外對未來可能之勞工法的變遷亦提供一些應對之道，同時Ryam黃會計師對投資旅館時產權之持有方法及對奧巴馬總統為刺激經濟所採取的新稅法予以精闢的解說，此一天緊湊的訓練班給予我們業者豐富的最新資訊及自助午餐，此次訓練班是我本任期最後一場訓練班，我深為期待加的同業均能受益良多，雖然此次美國經濟不景氣大風暴相當嚴重，但我深信我們的員均曾經歷過不同的風暴，此時正是我們正面積極的態度用不同的策略來面對此次的不景氣，同時我們亦需準備好，如何在此次經濟風暴中或風暴後來尋求商機，而此時正是我們修養生息準備好，以便抓住這個的千載難逢的機會。在此我代表公會對我們的顧問團，及各位講員們在百忙之中抽空來為我們提供一些最新的資訊，毫無保留的提供給我們的會員及朋友們，對此致以最大的感激及感謝，亦希望我們的會員及各位能渡過此次的財經風暴，且能借力使力的在風業中渡過及成長，其謝謝我們的總幹事Anita之協調及處理讓會務能順利進行，亦歡迎我們的會員及產商能參加我們今年6月7日在Irvine Atrium Hotel舉辦的年會。

Cope with the Change, Catch the Wave of Opportunity



by Gerald Wang
President of THMASC

The downturn of our economy impacts our business. Our Industry faces various issues that we need to recognize and provide support for our members. On March 11, 2009. With the support from the Director Chen of Taipei Cultural Center of TECO in Los Angeles by providing a free conference room and financial sponsorship along with our advisory board including Hermin Lin, Chris Chiu, Joseph Fan, Wilson Wang. In addition we have support from our other speakers including Diana Imber of Open Hospitality, William Chang from Magiteck, Steven L. Senft, Salvator T. Sirna and Dennis Cammarano of Law Office of Cammarano, Sirna LLP. and Ryan S. Wong C.P.A. and Cliff Hsu the President of First General Bank. We would also like to thank Michael Wang and Tom Wu our current Vice President and our Chairman Robert Lu and our advisory board for hosting and organizing this events.

During this period of turmoil. The impact on our Industry is not only due to the collapse of financial Institution or the struggle of our Treasury Chief Tim Geithner to save the Wall Street, but also due to various issues such as the legal issues involving the ADA, the new labor laws and the tightened financial lending market.

The purpose of this seminar is to give our members some insides on how to deal with thus issues to minimize the impact. The purpose is to also strategy on how to gain the momentum once the market is recovers. Our advisory board have shared their valuable experiences with us. Chris had told us that during this time of turmoil, you may cut expenses but one should not cut the service and quality of the room. Especially in the market one must enhance the marketing and sales in order to grab the bigger piece of market share. Hermin also point out that the cost of construction is down right now. If you plan for on developing hotels maybe right now is the time to build. Wilson told us to be patient to wait until the right time to get into the market. The offensive strategy is to market through the efficiency of our operation such as installing and operating through the well-programmed PMS system. Both Diana Imber and William Chang told us how to promote step-by-step through e-marketing to attract global business from all over the world whether you own a franchised property or you own a local Mom and Pap motel. If you do not have an access to the Internet marketing, you need to start to evaluate and work on it. And if already have the Internet marketing you might need to re-asses your Internet marketing strategy to make

sure it will produce the highest efficiency on your investment. You have to evaluate your Internet marketing to make sure it will include the user friendly and booking feature. Cause even during the downturn right now. The booking through the Internet will continue to increase for year 2009 and year to come. And a good PMS (Property Management System) that link with you web site to monitor your reservation and operation. The offensive strategy will enhance your business and increase market share. In addition, Cliff Hsu of First General Bank is showing us the current Lodging finance market that how finance for your existing or new hotel. This will help you reduce your current financial burden and open an opportunity. Should you ever try to purchase another property. Salvatore and Dennis on what is the defensive strategy to deal with the ADA lawsuit and how to deal with the new labor laws that might impact us a great detail. In the meantime, C.P.A. Ryan S. Wong gives us a quick glance of the ownership structure and how to take advantage of the new American Recovery and Reinvestment Act of 2009 proposed by the Obama



Ryan S. Wong, CPA, MBT



Administration. The one day seminar will be packed with information and a tasty buffet lunch. This is the last seminar during my final term as president. I wish all of participant and the attendees will leave the seminar with load of helpful information. Although we all know that our country is in the midst of economic uncertainty. However for our member we have been persevered the same type of crisis before. It is a time for us to have a positive attitude and planning to go through it and take the opportunity when the market coming back. My great appreciation will go to our advisory board, our chairman, our vice president, our advisory board, all the sponsors, present speaker and of course our members. I wish all of our member not only surviving but also thriving for this year and years to come. By the way please do not forget to participate our annual conference of which is held at beautiful Irvine Atrium and please contact Anita at 626-280-2207 for further detail.

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南加州台灣旅館業同業公會第34屆第二次座談會

時間從3月11日上午9時至下午5時，地點在洛橋中心（9443 Telstar Ave., El Monte, CA 91731）



左起本會理事陳淑珍、會長汪俊宇、洛橋中心主任陳淑靜，及該會總幹事柯欣佑。

記者會

遊客減少 旅館業不振 收入下滑10%
台灣旅館公會談「逆境求生」

經濟優劣響消費力，因此純享受的旅遊減少，連帶旅館住宿變少，據了解，南加州旅館業平均收入下滑10%，因此南加州台灣旅館業同業公會將於下周三（11日）舉辦座談會，傳授逆境中求生存的旅館業小貼士。

該公會會長汪俊宇指出，隨著景氣變差、旅館市場成正比變小，一定要有超越他人之處才能拉攏多一點顧客，而能順利度過這次金融風暴者，未來會在旅館業站得更穩、更久。

首先，汪俊宇發現華裔旅館業者普遍忽略「電子行銷」（E-marketing）的重要性，但他以為，任何地方都可以省錢或縮編，唯獨「服務品質」跟「行銷」不能省，而運用網路對是最新趨勢，無論大型連鎖或個人小本經營，透過電子網路才能將名號打響，從地方走向全球。

另外，銀根緊縮造成旅館市場轉型，融資貸款也變得難上加難，不過汪俊宇建議業主不要完全放棄，一些專家仍能找到融資妙方。

汪俊宇還提到，最近有關工會的新法案和稅法調整規定，可能會影響一些大型旅館，最好盡早了解相關內容。

而座談會全部內容包括：(1)網路行銷－將旅館推至全世界；(2)善加利用客房電腦管理系統(PMS)；(3)市場現況及趨勢；(4)旅館融資貸款；(5)勞工新法解析；(6)圓桌會議－化危機為轉機

台灣旅館公會11日談行銷

【記者莊慧雯／艾爾蒙地市報導】為提高旅館同業知識，不受經濟低迷影響仍能拓展商機，南加州台灣旅館業同業公會將於11日（星期三）在洛橋中心舉行座談培訓。會長汪俊宇強調，「危險時就是機會來臨」，透過多位專家研討，盼協助同業突破困境。

除了邀請多位專家主講座談，下午座談將由旅館經營有成的同業前輩進行圓桌會議探討，講員包括林宣昭、邱垂煌、范約瑟、王政煌、汪蔚興，會中將透露他們成功的機密，破解如何付現階段市場危機。汪俊宇並於會中宣布該會接下來的重要事，包括4月20日舉行高爾年球友誼賽、5月17日率領南加州台灣旅館業同業公會青年團訪台，及6月7日舉行年會。該會在全美共有洛杉磯、佛羅里達、紐澤西、紐奧良及休士頓等5個分會。

該會鼓勵非旅館業者也來參加，座談會將於11日上午9點至下午5點在洛橋中心舉行，聯絡電話：(626) 280-2207 Anita.。

會務活動



南加州台灣旅館業同業公會
第34屆第二次座談會



洛僑中心主任陳淑靜致詞



前會長邱垂煌致詞

會務活動



各取所需



聚精會神



會務活動

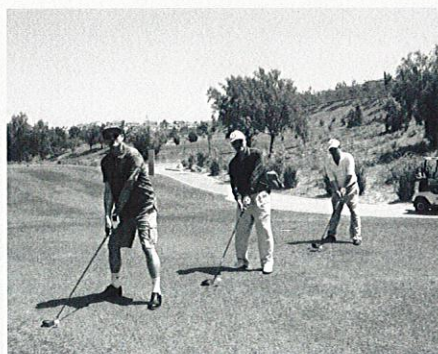


會務活動

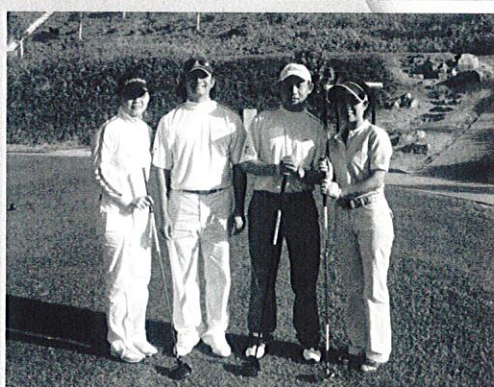
南加州台灣旅館業同業公會第34屆高爾夫球賽



左起前會長邱垂煌、高爾夫球聯合會會長
李世豪、經文處處長龔中誠、會長汪俊宇。



會務活動

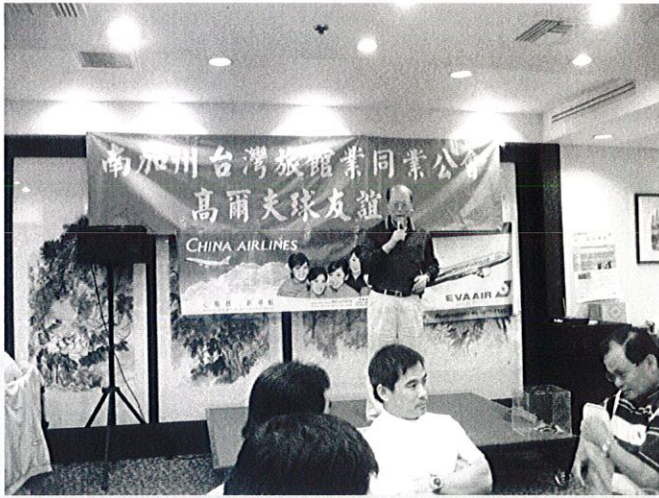


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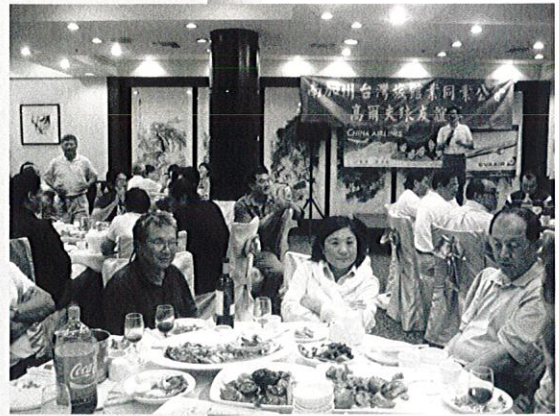


辛苦的代價

會務活動



經文處處長龔中誠於晚宴前致詞。



會務活動



以你為榮



會務活動

2009

北美洲台灣旅館公會聯合總會

返國訪問團名單及參訪行程

時間：

2009年5月19日【星期二】至 5月23日【星期六】

返國訪問團名單

姓名	所屬單位	職務	Tel:
邱垂煌	北美洲台灣旅館公會聯合總會(創會總會長) 南加州台灣旅館業同業公會(顧問)	榮譽總團長	(714)928-9888
李昭寬	北美洲台灣旅館公會聯合總會(總會長) 美南旅館業同業公會(顧問)	總團長	832-287-2828
陳美芬	北美洲台灣旅館公會聯合總會(前總會長) 美南旅館業同業公會(顧問)	副總團長	713-699-3928
汪俊宇	北美州台灣旅館公會聯合總會(理事) 南加州台灣旅館業同業公會(會長)	副總團長	(626)826-7083
陳翠玉	北美洲台灣旅館公會聯合總會(副總會長) 紐奧良旅館公會(會長)	副總團長	(504)251-9012
張榮森	北美洲台灣旅館公會聯合總會(財務長) 美南旅館業同業公會(前會長)	財務長	713-861-6124
陳清亮	美南旅館業同業公會(副會長)	秘書長	713-699-3928
劉明岳	南加州台灣旅館業同業公會(理事)	團員	(626)205-8278
楊麗燕	紐澤西台灣旅館同業公會(理事)	團員	732-429-3656
連真真		團員	281-732-2022
王蘭生		團員	504-261-6468
柯欣侑	南加州台灣旅館業同業公會(總幹事)	執行秘書	626-280-2207
李迎霞		團員	
陳雅琪		團員	
黎淑瑛		團員	

會務活動

青年部

許子豪	Youth Group	團長	713-661-9521
陳佳吟	“	團長	713-661-9521
Claudia Autry	“	團員	713-539-3922
林庭瑋	“	團員	832-455-7556
吳佩蓉	“	團員	323-395-3096
吳佩璜	“	團員	281-772-4902
李承哲	“	團員	713-539-3922
劉怡青	“	團員	281-728-2699
吳宗儒	“	團員	512-796-2306
蔡宜哲	“	團員	973-335-0200
Annie Chang	“	團員	323-481-7753
岳佩儀	“	團員	504-261-6483
汪鈺欽	“	團員	626-826-7079
張端仁	“	團員	626-446-1096
Jqclyn Ying	“	團員	626-318-9807
應燁	“	團員	626-287-7207
林立平	“		973-818-1276
Camy Julie Chau	“		626-689-8884
Luck Li	“	團員	714-797-1376
Chen Lin	“	團員	
彭維振	“	團員	504-621-2262

參訪行程

5 月 19 日 (二)	前往僑務委員會
	拜會一：僑務委員會
	前往觀光局
	拜會二：觀光局
	午餐：朱記餡餅粥仁愛店
	講座一：Hotel One多媒體房間與節能設計理念【鄭乾池先生/金隆系統科技公司總經理】
	台北→陽明山
	講座二：食養山房經營理念林炳輝先生/食養山房負責人】
	晚餐：食養山房套餐~台灣精緻美食
	陽明山→台北
	台北觀光夜市自由行
	住宿：台北福君海悅大飯店 雙人雙床套房 位於台北車站旁重慶北路上/ 2008年重新裝潢全新開幕

會務活動

5 月 20 日 (三)	參觀台北亞都大飯店與飯店總裁嚴長壽先生交流座談
	參觀麗寶機構連鎖飯店： <u>台北福容大飯店</u>
	拜會三：台北市旅館商業同業公會同業交流座談
	晚餐：台北京宴餐廳~海鮮料理邀請台北市旅館商業同業公會相關幹部餐敘
	台北觀光夜市自由行 台北觀光夜市自由行
5 月 21 日 (四)	參觀林口長庚養生文化村
	礦山懷舊行： <u>黃金博物館園區</u> / <u>九份老街風情</u>
	九份→高速公路→國道5號：雪山隧道→礁溪
	住宿：礁溪川湯春天溫泉大飯店 雙人雙床套房 享受溫泉 spa泡湯樂~請自備泳裝與泳帽
5 月 22 日 (五)	講座三：青商創業實例~從川湯溫泉養生館到川湯春天飯店的創業過程【李國生先生/礁溪川湯春天溫泉大飯店負責人】 雙向交流 參觀川湯春天與 2009 年新館
	參訪台灣觀光學院：安排座談 /實務參觀 實習旅館 學校旁之果子醬特色民宿
	壽豐→吉安
	晚餐：櫻田野餐廳野菜火鍋*參觀命理/健康餐飲/民宿的結合 【民宿主人/壽豐國中退休校長】
	講座四：安排遠雄集團趙滕雄總裁專題演講
	晚安曲，遠雄悅來大飯店 雙人雙床套房
5 月 23 日 (六)	前往東洋礦石博物館
	花蓮玉石之旅：參觀東洋博物館，了解世界瑰寶 花蓮貓眼石、玫瑰石、大理石…等
	世界級景觀之旅： <u>太魯閣國家公園</u> 知性之旅
	國家公園管理處：多媒體簡報與參觀展示館
	燕子口步道攬勝（步行約 1 公里，燕子口入口→靳虹橋）
	九曲洞步道攬勝（步行約 1.3公里）
	長春祠
	搭乘遊覽車前往利澤工業區
參觀台灣最大太陽能產業聚落【有山陽科技/耀華電子/富陽光電/旭泓全球等著名企業，行程商請宜蘭縣政府協助安排】	
惜別餐會：渡小月餐廳-國宴美食/2008年亞洲美食比賽金牌獎團隊	
宜蘭→北宜高速公路→台北，快樂賦歸！	

眼光所帶來之改變

汪俊宇 南加州台灣旅館公會會長

2005年6月10日，Chris邱會長感到結合全美各種區域性的台灣旅館業者組成的旅館公會，將力量結合起來，以更大的實力及對主流交流之必要，而與各州的旅館公會合組了北美洲台灣旅館同業公會，邱會長登高一呼的回響出乎意外的強烈，除了休斯頓姊妹會外，紐澤西、紐奧爾良、佛州等公會均合力共同組成了北美台灣旅館同業公會，自此以後每年北美公會每年平均有一次的會及一次的組織會議，而為了我們台美第二代的旅館業者對我們台灣增加了解及溝通，在邱會長推動下及僑委會的大力支援下，我們在2008年4月26日組成了第一次北美旅館同業公會青年訪問團到台灣，此行非常成功，以致今年在新會長CK李的組織及休斯頓前會長美芬姐及北美創會邱會長的組織下及僑委會的籌備及大力支援下，北美青年團第二屆將在5月17, 2009年在美國出發，而活動將在5月19日開展，再次我們在此感謝僑委會的大力支持，若無僑委會的支持，我們將無法成行，但我們可保證，此行將深深影響我們第二代對台灣的感情，其將在實質上對未來台灣各方面均會有一些正面的影響。

邱創會長看準了北美公會之未來性及青年對旅館業未來的影響，而組成了北美公會及青年團，其對各地區公會之合作，友誼，對第二代青年及台灣的向心均發揮了長足的影響，我們深信此種眼光及友誼將能對主流發音及會有很

多正面的影響，去年的青年團我們亦與我們台北及高雄的姊妹會相聚及交流，同時台北旅館公會亦在我們的邀請下來到南加州參加南加州台灣旅館同業公之年會及享受南加州的陽光及友情，我們相信此次青年團將再次加強我們姊妹會的友誼。

今年第二屆青年團，再次在僑委會在財政及組織上給予極大的支持下得以成行，此次成員將超過30人，以青年團員為主，北美台灣旅館公會之創會邱會長，現任李會長及各區的分會會長均將參予盛舉，尤其由於全球的暖化情況愈形嚴重，此行的規劃以綠色能源減能減碳學習之旅為主，其中包括參訪宜蘭太陽能工廠聚落及與花旅館觀光學院的青年學生交流，此外亦請到為Hotel one設計多媒體的金隆系統科技總經理鄭乾池先生做能源及多媒體設計之專題演講，台北市旅館商業同業公徐銀樹理事長介紹台灣的旅館業，而美國方面亦有請到美國知名的旅館評估公司（Hospitality Evaluation Sewice）(HVS)的Teresa Lam簡介美國的旅館市場，此外我們將在花蓮住在6星級的遠雄飯店背山面海，並在僑委會的協助下難能可貴的請到趙董事長來做專題演講，行程緊湊充實。

經過兩年的完美青年團的舉辦，我們希望僑委會能夠讓此種青年團能成為一個常規型的活動，但由於旅館公會之特殊背景，以下幾點希望能夠在此特別提及：

The Great Vision That Makes A Difference

By: Gerald Wang

President of Taiwan Hotel, Motel Association of Southern California

1. 此種活動以二代的台灣子弟為主。
2. 此活動第二特殊情況為其為單一產業旅館業的第二代為主。
3. 此種傳承之旅有其重要性，由於第一代的旅館業者現正面對傳承之際，第二代對台灣欠缺整佈及更深入的了解，此種青年團將增強旅館業第二代對台灣之感情及了解。

以我們第一代的旅館業主而言，我們有義務做一個台灣及美國，青年及台灣之間的橋樑，此為一個非常重要的長期計劃，希望僑委能以主導單位來推動此一活動，以每一年或每二年舉辦一次，使他有一天能擴大成為一種像全球台美商會，或像當年全球華人觀光年會每一年舉辦一次的型態。

此種活動將會產生以下的幾種效果：

1. 觀光業由於其為無煙囪的產業，經過此種交流，台灣及美國甚至有一天全球台灣旅館業及學術界及青年的一代，能藉此交流及提供各種最新的觀光資訊及交流。
2. 在第一代的旅館業主的年近退休之際，第二代台美青年對台灣的感情及傳承極為重要。

我們極樂意與僑委會通力配合以完成此傳承的活動，再次感激僑委會的大力支持，以讓我們第有第二次的青年團，亦希望此活動能不斷的傳承。

On June 11, 2005, our founding President of Taiwan Hotel Motel Association of North America, Chris Chiu, found it necessary to form an association that united all US local chapters of the Taiwan Hotel Motel Association. The objective was to create an alliance that could compete with the mainstream hospitality industry. The response was so great that, not only our sister association, Taiwan Innkeepers Association of Greater Houston, expressed interest, but also other organizations such as the Taiwan Hotel Motel Association of New Jersey, Taiwan Hotel Motel Association of New Orleans and Taiwan Hotel Motel Association of Florida. These organizations contributed to the beginning of this great alliance. Since then, every year we have one annual conference and one director's meeting to make this association even stronger.

On April 26, 2008, the Overseas Compatriot Affair Commission, R.O.C. (Taiwan) (OCAC) sponsored a group training program in Taiwan. This trip was organized to keep our second generation hoteliers informed and interested in our homeland, Taiwan. Last year's training program in Taiwan was successful and was a very rewarding experience. This year, we have offered the training program again, which will be led by the current President of Taiwan Hotel Motel Association of North America, C.K. Lee from our Houston chapter. The program has also been organized by Mei Fan Chen, the former President of the association, and our founding President Chris Chiu. The group will depart for Taipei, Taiwan on May the 17th, 2009, and the training program will commence on May the 19th, 2009. Without OCAC's support, this trip would not be possible. We promise that this trip will have a great impact on our future leaders in building strong relationships between R.O.C. Taiwan and the United States.

會務活動

Our founding President's vision and support from our youth group are factors that make our association wonderful. The strong relationships and bonds between our charter members and the Association can be viewed as analogous to the strong bond between our young generation and Taiwan. We hope that this vision and friendship will continue to transform into a single voice and resource to our members. On our last trip, we enjoyed meeting with our sister associations of Taipei Motel Association and Kaohsiung Association. And, we have invited our sister association, Taipei Hotel Association, to come and join the annual Taiwan Hotel Motel Association of Southern California. We believe this youth group trip to Taiwan will, once again, strengthen our friendship with our sister association.

This is the second year that OCAC has financially-supported and organized the youth group training program. We have the pleasure of leading a group of over 30 participants, including the current director of the Taiwan Hotel Motel Association of North America. This year's program theme is the "Green and Energy Efficiency Learning Trip," with a focus on energy efficiency and green energy. During the trip, we have invited the Sun Energy Manufacture Company in Taiwan to present on a unique way of saving energy.

After two years, planning a fruitful, annual trip and maintaining a consistent program became a long-term goal. OCAC found it necessary for the following initiatives to be addressed:

1. The second generation of overseas Taiwanese, called the NextGen T, must be involved.

2. It is restricted to one industry segment, the lodging industry. Due to the large number of second generation interested in the lodging industry, the program should market to the interests of the NextGen T.

3. While most of those, included in NextGen T, were not born or raised in Taiwan, it is important, as part of the transition, for the aging first generation Taiwanese industry leaders to share their experiences and passion for Taiwan with the NextGen T.

As the first generation of Taiwanese, we need bridge the gap between the two countries (USA and Taiwan) and two generations (first and second generations). In order to offer this trip on an annual or semi-annual basis, we need OCAC's assistance and initiatives. Like the annual conference of the Global Taiwan Chamber of Commerce, this program will be beneficial in the following ways:

1. Tourism is an important expenditure for Taiwan's economy. Through this network, it not only beneficial for the NextGen T, but also the overseas Taiwanese to build a connection in bringing new ideas between US' and Taiwan's institution and business resources.

2. Second generation's relationship with Taiwan and US will link the possible present disconnection. We are also willing to work with OCAC, on the possible need for further funding. In any case, we appreciate OCAC's support in making this trip possible for the second consecutive year. We look forward to continuing this trip for many years to come!

馮聖明



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，到目前為止，尚沒有會員有不好的反應，反而得到醫療照顧的會員，大大的推崇這項福利，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Deductible。
 2. 沒有最高上限 Lifetime Maxums。
 3. 每年會員最高自付額為\$3,000。
 4. 新生嬰兒前30天醫生門診免費，出生後31天以上為\$35。
 5. 醫生門診費\$35。
 6. 專科醫生門診費\$35。
 7. 過敏查測\$35，過敏打針\$35，其他的打針免費。
 8. 開刀、麻醉、X光及驗血沒有費用。
 9. 產前檢查門診\$35。
 10. 正常生產，難產費用免。
 11. 醫院房間費用每次入院\$1,500。
 12. 專業護士費用自付額20%。
 13. 醫院生產費用每次入院\$1,500。
 14. 醫院非住院服務自付額20%。
 15. 醫院非住院開刀\$1,500。
 16. 急診室\$100。
 17. 救護車自付額20%。
 18. 家庭看護，每年有100天 (Partiase或隔天) 免費。
 19. 化療、器官移植免費。
 20. 買藥\$15/\$30/\$50。(普通藥/有牌子藥/非一般建議使用藥)。有牌子藥年自付額\$150。
- (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)

會員福利

二、 保險費用（每年九月一日調整一次）

個人	\$343.13
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為會員，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。

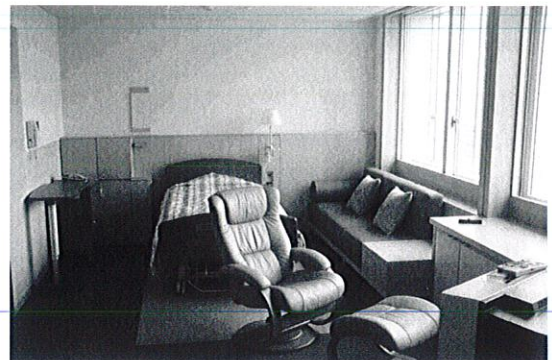
3. 65歲以上是否要退保？

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，請電：626-215-4584 馮先生。



南加州台灣旅館業同業公會

Taiwan Hotel & Motel Association of Southern California

會員申請書

Membership Application Form

會員姓名 Applicant's Name

(中文) _____ Name _____

Address _____ Tel: _____

_____ Fax: _____

本人\公司為 申請加入為新會員 申請加入為榮譽會員
繳交

會員年費

\$100 元 50 單位以下+旅館通訊

\$150 元 51~99 單位+旅館通訊

\$200 元 100 單位以上+旅館通訊

\$200 元榮譽會員(公司)+旅館通訊

\$150 元榮譽會員(個人)+旅館通訊

合計 _____ 元

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中文 _____ Name _____

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旅館單位數 _____

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Tel:626-280-2207

San Gabriel, CA 91776

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南加州台灣旅館業同業公會

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杜拜驚鴻

張文毅

是什麼力量驅動著我在這凜冽的冬日，歪著扭傷的脖子來到杜拜？

莫非是：

百聞不如一見

看看人類如何將柏格森的生之衝動(Elan Vital) 哲學。在火燒旺地的杜拜以房地產的開發來印證。杜拜大肆建設能量巨大無比。30年來的建築超越了六千年來的建築。阿拉伯大公國的杜拜王子放出這樣的詛語：“他們說‘絕不可能從海裏造出一個島嶼’，我們卻能‘下一個呢？’”

傳遞天人合一的精神

和我的兒子一起到阿拉伯大公國去向他們傳遞東方天人合一——人和大自然和諧一體的精神。因為阿拉伯大公國在世界180個國家的環保敏感評級下屬於154名。這個有18國成員的國際環保會議在阿國首都阿佈達比舉行。主持人吉寧·孔將小姐從2008年五月就斷斷續續地保持聯絡。“遠來的和尚會念經”是嗎？或許，因為我在加州開發的環保旅館得到2007年全球旅館界被報導最多的消息，被傳到杜拜的商界，我們被邀來作為唯一的個案研究演講人。



Abu Dhabi

建築是凍結的音樂

半途時，在臺灣和我美國的好友建築師米奇·慕尼格 (Mickey Muennig) 碰面。進行新竹科學園區的臺灣第一棟真正環保旅館設計事，讓臺灣的年青人及社會有心人體驗建築的美是凍結的音樂 (Architecture is frozen music)。旅館建築除了功能、環保之外，還可以涵括詩韻，甚至音樂波浪之美感。

由舊金山出發，飛越了美洲山巒的白雪皚皚，以及大西洋的雲深不知處，十一小時才到德國的法蘭克福機場，四個多小時的轉機等候，我唯一隨身攜帶的是一個枕頭及塞在裡面的超薄毯子。它發揮了作用，我在機場熟睡了兩個半小時。飛機銀幕顯示了波斯灣及最終海灣。噢呵——杜拜，杜拜，我來了。從杜拜機場到阿佈達比 (Abu Dhabi) 一個半小時的車程就有好多為我們這次會議而置的廣告招牌，可見它的被重視。孔將小姐說這類的國際性會議以前都是在巴黎舉行。



杜拜簡史

意大利威尼斯船員的航行記事簿上記載著，在西元1000年初，曾經在此地購買珍珠。18世紀中葉，航駛來到杜拜的貨船曾經在當地被搶劫。1833年，Maktaum家族和另一家族因紛爭而退到杜拜溪 (Dubai Creek) 的岸邊。這一讓步真是成了“退一步海闊天空”的最好寫照。

因為這個家族成了日後中東珠寶貿易的執牛耳者，也成了日後杜拜的皇室。1929年，紐約的股票崩盤像是海嘯一樣波及杜拜。屋漏又逢夜雨時，當時日本發明了養珠技術，於是靠珠寶維營的杜拜整個經濟崩潰。這些歷史的經驗讓他們的潛藏意識有一種憂患意識。雖然，杜拜這一小國和另一小國阿佈達比 (ABU DHABI) 曾交戰過，可是，天下事，合久分，分久合，他們為了各自的經濟利益，兩國不棄前嫌，另外共同召集了附近五個更小國，這七國於1971年共同組成了阿拉伯聯合大公國 (United Arabian Emirates)。在阿拉伯Sheiks 勉強可以用王子 (Prince) 來解釋，其實是該國的掌權人。阿拉伯聯合大公國的總統永遠是以阿佈達比的Sheiks，也永遠以杜拜的Sheik為 UAE的副總統。這些小國的國家事務均各自為政，而國防及外交則統一向外。1950 - 1960年代，杜拜及阿佈達比在其海岸發現了黑金 - 石油。之後，阿拉伯的經濟從此不再回頭。

火燒旺地 - 波斯灣之珠

杜拜國王，深知石油的供應及輸出不可能永續長存，所以他把杜拜溪（其實是一條大河）的河床挖深，讓遠洋貨輪可以進港。杜拜於焉成爲整個中東的貨物集散轉運地，杜拜政府更是把杜拜開發成觀光的據點。石油、觀光業為杜拜帶來了錢財，錢財滋養出財大氣粗的心態。美國的黑手黨在拉斯維加斯建起了驚動全世界的娛樂中心。而杜拜更是吸引世界各國的更上層的觀光客來此度假。因此，杜拜的房地產市場興旺乃必然之勢。“眼看他人起樓，眼看他樓倒塌”的傷逝情懷，不足以描寫這裡的景像。因為這裡很少是十年以上的建築，他們的口號是“讓新的進來，讓舊的排除 (In with the new, out with the old)”。正確的形容應該是“眼看他建高樓，眼看他樓又更高”，摩天大樓如雨後春筍。杜拜的政府更是提供無數優越的投資條件，廣大的自由貿易區，無關稅，免所得稅，無貿易障礙，投資及盈利的錢可以自由出入，即無外匯管制，所以單單2006一年，每一個月就有24,000的人口移進杜拜。2006年的三月正式通過了外國人可以自由持有絕對的房地產產權証狀。在這一條法律生效之前兩三年，在杜拜購買以US\$1,000,000房屋的人，在這一短期之內就變成了US\$3,000,000。世界各地的富豪蜂擁而至，在杜拜國際財經中心 (DIFC) 110英畝自由貿易區的羽護之下，財富雜誌列名的世界前500名大公司就有25%在此設址。世界最新式的國際機場、媒體市 (Media City)，網際網絡市 (Internet City)，等等，都促成杜拜成爲快速的現代世界商業中心，阿拉伯和西方世界就這樣銜接起來了。他們想把世界投資資金的20% 吸收到這個彈丸之地 - 杜拜，波斯灣之珠 (The pearl of Persian Gulf)。

杜拜驚世的地產開發案

建築熱潮從1990年代開始，2003年更是加速到超擋。他們喜歡世界第一或是世界之最。

1· 杜拜的阿拉伯布爾吉 (Burj) 大廈，與其說是一棟大廈，不如說它是大廈城 (Burg)。這棟建築被稱為全世界最尊貴的平方公里 (the most prestigious square kilometer on the planet)，雖然真正的高度被保密，可是大部分杜拜人知道它大約是800公尺高 (請見圖)，天氣晴朗時，人們可以從這座大廈遠眺伊朗。原本世界最高的臺北101的509公尺只得稱臣。開發商 Nakheel又以威逼的語氣放出風聲，他們正在設計另一座可能高達1,200公尺高的大廈城。

2· 杜拜的阿拉伯布爾吉旅館 (Burj Al Arab Hotel)，許多外國人稱它為“帆船旅館”。因為世界旅館監評機構只以五星級為最高等級，這一座旅館卻自評為七星級。下列這些資料或許可以支持他們的自信：建築師湯姆·賴特 (Tom Wright) 因帆船的滿帆形狀而啓發了他設計的靈感。可是這一個滿帆形狀的旅館卻一點也不輕盈。因為它是建在離開朱美拉海岸 (Jumeirah Shore) 900公尺的人工島上。這樣的建築創意，我的建築師米奇·慕尼格遠在十五年前就在無錫的太湖設計一棟“浮在水上的旅館 (Floating Hotel)”可是那位臺灣開發商未曾完成它。阿拉伯布爾吉旅館內部裝潢雕樑玉琢極盡奢華之能事。旅館裡所有的房間全是套房，每一個房間都是超過850平方呎的空間。屋頂上有一直升機停坪，供那些沒有耐心坐車或乘船到旅館的超級富豪使用。三年前，世界網球

巨星 Andrew Agassi 以及 Federer 就曾經在這個停機坪劃成的網球場廝殺爭雄。

3· 棕櫚朱美拉 (Palm Jumeirah) 開發案，這個開發案是以棕櫚樹的形狀向海推進，樹幹就有兩英里長，這裡包括旅館、共度公寓、購物中心以及娛樂世界。每一片棕櫚葉的葉梗兩邊就是臨海的豪華住宅，棕櫚葉的外圍是一個七英里寬保護這些住宅的防波堤島。這個開發案被稱作世界的八大奇觀之一。杜拜依樣劃葫蘆，在海中以同樣的原理，另建兩個更大的開發案 – 棕櫚·吉貝爾·阿里 (Palm Jebel Ali) 和珍珠形的棕櫚·德伊勒 (Palm Deira)。

4· 像是 new kid on the block 一樣的生龍活虎，杜拜現在又完成了一個稱為世界 (the World) 的開發案。這個開發案沒有任何一部分和陸地銜接。它包括了300個人工島群 (Archeipelago)，每一個島供一個超級富人建一棟夢想之屋或是度假屋。

上述3和4的開發實體和中國的長城一樣，可以從遠至月球的外太空辨識清楚。不同是 – 長城是中國懼外侵略的歷史痕跡，而杜拜的棕櫚開發則和日本在第二次世界大戰之後，一味地要爭世界第一 (一番) 一樣。可是，宇宙萬法都要有個平衡。日本以人為的政策，爭得一番的陽剛之氣，到頭來還是要以經濟衰退久時來調適平衡。杜拜的矇矓又會有什麼結局呢？

一城興起 靈哀

在杜拜可以看到的建築有兩種。一種是漂亮的全新建築，另一種則是醜陋的建築。醜陋，並不因為它的斑駁古老，相反的它正是一棟方興未艾的待雕璞玉。它像是一塊千瘡百孔的干酪，上面爬滿了螞蟻，這些“螞蟻”就是在上的工人，這些外勞工人收入是杜拜人平均收入的十分之一。杜拜的一百多萬人口裏，只有17%是本土人，其餘83%的人到這裡，只為了一件事“賺錢”。有一些工人，在遠離東南亞或印度的家鄉，在親友的祝賀的聲中踏上了飛機，乘上了輪船來此“淘金”，沒想到一來杜拜護照就被扣押，因為雇主唯恐他們中途逃走。更有甚者，阿拉伯大公國對於外勞的安全保護法律曖昧不明，單單2005年就有近千人死于工地。請聽這個工人的心聲：

“我和十三個人共住一個房間，在這裡工作是這麼艱苦，生活不可能快樂，或許唯有一點趣味的時光，就是我們共苦的朋友來找我，我們一起吃飯，一起吐吐工作的苦水。... ..我要到杜拜之前曾經舉債貸款，答應一有錢就寄回去。... ..別人說，在杜拜你可以享受生活及存錢，可是我兩者都沒有...我下決心護照簽證到期，我一定回家鄉，然後把我這三年失去的時光和家人好好彌補回來，或許我可以結婚組織一個家庭...”

杜拜對這些工人卻是採取了鐵腕或冷血政策，最近有4,000外籍工人遊行，抗議工時太長，工資太低，結果政府是以驅除出境為回答。杜拜就是在這樣近乎剝削工人的情況下，建立

起它的榮耀，可是榮耀為何物？就像宇宙那向四處奔馳的規沙(quasar)，它要奔向何處？宇宙的成、住、坏、空終要回歸到原本自性—空。都市的興衰也同樣要跳?回返的四步舞—建立、興旺、退勢、衰竭。環保憂心者把大都會城市(Metropolitan)的空中俯瞰圖和癌細胞數百萬倍的放大照片，並在一起相似極了。這意味著城市興建和地球的自然現象不相協調。杜拜的興榮終有止期。它整個經濟體系都建立在一個假設。它本身是一塊磁鐵，世界的錢都會被它吸引進來，這種以利用他人錢(OPM=Other People's Money)的槓桿經濟，自然易于被外在的因素所左右而其波動幅度就更大。

波斯內灣的晚餐

此次國際綠建築及環保討論會是在阿拉伯大公國的首都阿佈達比舉行的。主辦單位邀請我們到香格里拉旅館晚餐盛會，這一處波斯灣?灣對岸，燈光點點映在水上。一位從新加坡派駐杜拜的陳(Tan)姓女記者說，她在這裡並不快樂。因為這裡人生活在膚淺的表面上，耽溺在物質的享受上。我附和了她的情況。杜拜人生活在人格面具(Persona)的表層意識。這一表面層的意識要別人怎麼看我，因而怎麼認識我。康德(Kant)說“這只是表象世界”。它遠離了我們的真吾自性。和我及兒子共同是演講人喬夫(Jeoff)先生也湊合進來說，在杜拜，一百萬圓可以勉強買一個兩睡房，兩個浴室的共渡公寓。我問他是阿拉伯的一百萬金元，還是美金一百萬？(美金一元可換算阿幣3.7元)他說當然是美金啦。另一位原籍印度的來賓，他十八歲跟父親來杜拜，現在二十六歲，已經是一家頗具規模的企業主人。據他的觀察，大部分的杜拜的富豪兒女在這個年歲，還在遊蕩嬉戲.....

女歌手隨著樂隊伴奏的旋律唱出波斯特有風情轉喉音的歌，沒有多久，我叫了計程車回到旅館。這一家五星級的旅館，兩個晚上都沒有熱水，前臺經理理直氣壯地說，你把水龍頭打開五分鐘之後就會有熱水，可是水龍頭開了十分鐘，水還是冷的。這樣不知浪費了多少水資源。中國人講“一葉知秋”，從這件小事看來就曉得那裡一般民衆對環保意識的遲鈍。

回程

我草創的革命式的環保旅館，其核心概念是3P- 地球責任 (Planet)、社會責任 (People)、及利潤 (Profit)。這個概念得到了許多華人支持，其中有一位李小姐，是我的新合夥人，幾個月前才從杜拜度假回美。她住的就是那一棟海上風帆的旅館，牆面上噴的是24K純金，加上她提供的一些美麗的風景照片，多少促成我接受杜拜這次國際環保會議演講的邀請。大會兩天期間都是在阿佈達比，所以這第三天，我一定要對杜拜多些了解。來接我的是一位印度人的計程車司機。由於我之前的經驗，我連車資都沒問就上車了。我來美國的生活裏，有許多和印度人交往或做生意的，都變成一種積極的或者吉祥的結果。比如說，在伊利諾州求學期間，和一位印度同學一起打工，守望相助，以真心相對。在加州貝爾蒙市 (Belmont) 曾經為朋友新建了一棟該市最大的房子，被稱為貝爾蒙白屋 (White House of Belmont)，該房子上市之後兩三個月都沒賣掉，奇怪的是，和兒子剛從印度之旅回來加州後兩天，就有一位印度人以全價並且全部現金買斷成交。我們在加州沙漠皇帝郡經營的一棟旅館，請了一位印度總經理之後，生意就一直興隆……從阿佈達比來的這位印度計程車司機果然老實。帶游觀光一直到杜拜機場，他只收我們阿拉伯金元700，還不到美金US\$200。開始參觀阿佈達比的最大清真寺 (Mosque)。直到玩遍了杜拜，經過杜拜溪的時候已是黃昏，杜拜

溪的水波漾漾，它反映了古老的風塔和現代霓虹燈的廣告，保持古老風味的船桅三角帆船，有的停在岸邊片片，有的在這個極端快速的商業中心河岸區倒影裏，優哉地穿梭其中。有些店家窗戶掛曬著絲棉布條，顏色鮮濃 - 光色是不同波長的光，這些光色都一併倒影在河水上，一起參加了杜拜黃昏的光波舞影。杜拜國家銀行的建築，以其潔淨玻璃以及鮮亮結構鋼板把附近的摩天大樓，吸進而成了一幅美麗的照片。杜拜溪的兩岸，一方是快速，一方是悠閒；一方是現代，一方是古老。這兩個似乎相對立的圖景，讓人產生了一種時空連續體 (time space continuum) 的和諧。

哲學家伯格森 (Bergeson) 說：“花朵的怒放，枝葉的發芽及成長，以及種子從土裏迸發，人為了生存，本能地要戰勝他人的意志，都是生之衝動 (Elan Vital) 的表徵。”孫中山把進化分成三階段：物質的進化，物種的進化，心靈的進化。生之衝動代表第二種進化的末期。人類已經逐漸從物種的進化，提升到心靈的進化。且看35年來女權運動，黑人平權運動，原住民的社會正義，動物權益運動，綠色和平以及今天的環保運動，能量是這麼的強。因為它是由下而上的草根同時性 (grass root simultaneity)。也就是集體意識的顯現。魚群悠游時轉方向或鳥群飛行時的轉方向都不需要領導的指示，每一只鳥，每一條魚都同時知道要轉向。這個行?就是集體意識 (Collective consciousness)。環保運動在今日，不但炙熱，而且能量越來越強。杜拜的大肆建設，而不考慮其對地球環境的破壞，先是讓世界驚怔，加上這次世界金融風暴的牽一髮動全局，許多放出去的大話，必將無法實現。被全世界公認為罪惡之城的拉斯維加斯，其前塵尚飛揚。任何杜拜未來的狂妄的地產開發大計劃，將因為地球是公有的 (the common of earth)，必為全世界衆目睽睽，有所牽制。那些無法完成的超大計劃就只能無奈地成?一度是夢的回憶。春天不久留，夏天要離開，夏天要離開。而杜拜已建成的，且讓它成?晚夏裏的最後的一朵玫瑰吧！

REDUCING EXPOSURE TO ADA CLAIMS

By: Dennis A. Cammarno, Esq. and Salvatore T. Sirna, Esq.

ADA RED FLAGS

In 1990, Congress passed the Americans with Disabilities Act (the "ADA"), designed to ensure equal access to public facilities for individuals with qualified disabilities. The following memorandum provides a brief overview of the areas which are repeated targets for ADA litigation. The courts often consider these violations, or "red flags," to be easy and inexpensive access improvements for most businesses, including hotels and motels.

The areas addressed in this memorandum are by no means exhaustive. Your facility may have access conditions specific to your property which may subject you to additional liability. Each facility should take care when assessing compliance with ADA guidelines, with the goal of correcting all barriers and impediments to access.

A. Handicap Accessible Parking Areas

1. If you have just one parking space for your business, it must be "van accessible" and configured according to code. You must, on the passenger side, stripe an access aisle in blue, with the words "NO PARKING" painted in white at the rear of the access aisle. The dimensions for length and width of the parking space are also specified by code.

2. This entire surface slope of the parking area may not exceed 2% (1:50) in any direction.

3. The International Symbol for Accessibility ("ISA") emblem (see figure below) must be painted in a square of the proper dimension at the rear of every disabled parking space so that the ISA symbol is visible with a large car parked in the space. The ISA emblem background must be blue and the emblem must be outlined in white. The ISA emblem is non-compliant if painted in the center of the parking space.

4. Every disabled parking space must have signage which designates it as a handicap accessible spot. Further, the sign must be posted at the proper height.

5. Every "van accessible" parking space must have two SEPARATE signs, similar to the figure shown below. A single sign with both images below is non-compliant. Further, the sign must be posted at the proper height to ensure visibility.



6. If your facility has 25 or more parking spaces, you must have the correct number of additional handicap accessible spaces. The requirements for spaces, both regular handicap and van accessible, change with the total number of spaces.

7. Wheel stops must be installed to prevent the a vehicle's front bumper from extending into any path of travel.

B. Access Barriers at Your Facility's Entrance

1. One accessible route of travel must connect accessible entrances to all accessible spaces or elements in a building or facility, accessible parking and available streets, sidewalks and transportation stops.

2. The path from the handicap accessible parking to your entrance must have an identified "path of travel," marking a safe and level route. The path must be the proper wide and marked with blue, diagonal stripes so disabled visitors will avoid any potentially unsafe course to your entrance.

3. If an accessible entrance to your business is not clearly visible from the disabled parking area or the sidewalk and street, you must install clearly-posted directional signs (see figure below).

4. Any path of travel near vehicular traffic must be placed so that the disabled customer does not have to traverse behind vehicles which must backup to move.

5. No path of travel may be placed where the slope is great than 1:12 (8%) in any direction.

6. Disabled visitors, and especially the visually impaired, should be warned of potentially dangerous crossings and ramps with the installation of flooring such as "truncated domes."



C. ADA Compliant Doors

1. All doors must have an opening at least 32" wide at the narrowest point and open at least 90 degrees.

2. All doors must open and operate with no more than 5 pounds of pressure.

3. All doors must have handles which can be opened without twisting, pinching or grasping.

4. Any door a disabled visitor may use must have a kick plate at least 10 inches high, and no objects near the floor which could interfere with a wheelchair footrest being used to push the door open.

5. There must be at least 60" of clearance on the swing (opening) side of the door, and at least 48" on the opposite side.

6. Any threshold over which a disabled visitor might pass must be beveled if more than 1/4" high.

7. All mats must be removed or securely fixed in place. The mat must be beveled if it is more than a 1/2 inch thick.

8. An appropriate ISA emblem, like the figure shown below, must be mounted at sufficient height to be visually identifiable at a distance and must be posted at every door which meets applicable access standards.



D. Inside Access Considerations

1. All aisles serving one side must be at least 36" wide. If both sides are served, the aisle must be 44" in width. Additional clearances may be required where the route involves maneuvering around an obstruction.

2. All protruding objects must be removed from a path of travel or a protective barriers provided so that a disabled visitor may avoid injury.

3. If your facility provides tables for guests, at least one space in each functional area must be accessible. The table must be marked with the ISA emblem. Knee clearance must be at least 27" and table height between 28" and 34".

4. There must be a clear, open space of at least 30" to 48" around accessible seating areas so that a wheelchair user does not have to sit in a path of travel. This open space must adjoin an accessible route to other areas such as the facility's restrooms.

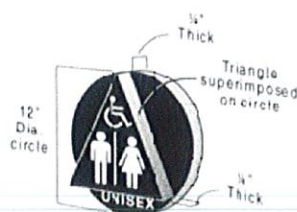
5. Customer service counters and front check-in counters may be no higher than 34" from the floor.

6. All operable parts of self service devices may be no higher than 40" from the floor.

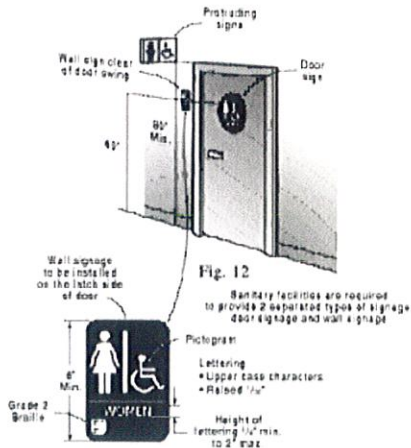
7. All devices a disabled visitor must reach in your establishment must fall within allowable reach-ranges.

E. ADA Accessible Restrooms

1. Restroom entry doors must have plastic signs mounted which are ADA compliant, like the figure below.



2. On the wall, on the latch side of the door, a separate sign with Braille must be mounted next to the door opening, like the figure below. Braille signs must not be mounted on the door itself to avoid injuries.



3. An accessible restroom must have a 60" turning radius inside for wheelchairs.
4. The operable part of anything a disabled visitor may wish to reach (for example a soap dispenser) must be no higher than 40" from the floor and no lower than 15" above the floor. Nothing should be mounted above handicap grab bars.
5. The bottom edge reflective surface of a mirror may be no higher than 40" above the floor.
6. All the hardware on the interior of your restroom stalls (faucets, handles, etc.) must be operated without twisting, pinching or grasping.
7. Faucet handles must be automatic, or operable with a force of less than 5 pounds of pressure without twisting, grasping or pinching.
8. Certain items in the restroom must be repositioned to achieve allowable clearances, including but not limited to:
 - a. The centerline of the toilet seat.
 - b. All grab bars for the toilet area.
 - c. At least one sink at the proper height.

d. The pipes and water supply lines under the sink, with proper wrapping and/or a protective cover to prevent burns or other injury to legs of wheelchair users.

F. CONCLUSION

The areas outlined above tend to pose significant exposure to a facility for ADA access violations. Until access barriers are removed, your facility remains subject to liability for an ADA access violation, even if you have been sued by an actual guest or a potential guest who claims the "barriers to access" prevented patronage. Therefore, best business practices dictate that removing barriers to access at your facility be a priority, with a thoughtful plan in place to upgrade appropriate areas to ADA compliant standards.

If Cammarano & Sirna, LLP may assist in helping you develop a viable ADA access assessment and upgrade plan, please contact us at your convenience.

DISCLAIMER: *None of the information in this memorandum is intended to be, nor should it be construed as, legal advice or expert guidance for your particular facility. You are advised to consult with a qualified attorney or a certified access specialist for any matters of legal significance to you and your facility. No information provided in this memorandum may be relied on without the prior written permission of Cammarano & Sirna, LLP; the standardized and pre-printed information in this memorandum is insufficient for any specific legal situation you may face at your facility.*

寬 容



人生中，寬容是一種無堅不摧的力量。

互相寬容的朋友一定百年同舟；互相寬容的夫妻一定千年共枕；互相寬容的世界一定和平美麗。

故事一：佛家禪語

相傳宜代有位老禪師，一日晚在禪院外散步，突見牆角邊有一張椅子，他一看便知有位出家人違犯寺規越牆出去溜達了，老禪師也不聲張，走到牆邊，移開椅子，就地而蹲。

少頃，果真有一小和尚翻牆，黑暗中踩著老禪師的背脊跳進了院子，當他雙腳著地時，才發覺剛才踏的不是椅子，而是自己的師傅，小和尚頓時驚慌失措，張口結舌，但出乎小和尚意料的是，師傅並沒有厲聲責備他，只是以平靜的語調說：夜深天涼，快去多穿一件衣服。

我們可以想像聽到老禪師此話後，他的徒弟的心情，在這種寬容的無聲的教育中，徒弟不是被他的錯誤懲罰了，而是被教育了。

故事二：六尺巷

清朝時期，宰相張廷玉與一位姓葉的侍郎都是安徽桐城人。兩家毗臨居，都要起房造屋，為爭地皮，發生了爭執。張老夫人便修書北京，要張宰相出面干預。

這位宰相到底見識不凡，看罷來信，立即做詩勸導老夫人：「千里家裡只為牆，再讓三尺又何妨？萬里長城今猶在，不見當年秦始皇。」

張母見書明理，立即把牆主動退後三尺；葉家見此情景，深感慚愧，也馬上把牆讓後三尺。這樣，張葉兩家的院牆之間，就形成了六尺寬的巷道，成了有名的「六尺巷」。張廷玉失去的是祖傳的幾分宅基地，換來的確是鄰里的和睦及流芳百世的美名。



故事三：總理軼事

有一次，理髮師正在給中國周恩來總理刮鬚鬚時，總理突然咳嗽了一聲，刀子立即把臉給刮破了。理髮師十分緊張，不知所措，但令他驚訝的是，周總理並沒有責怪他，反而和藹地對他說：「這並不怪你，我咳嗽前沒有向你打招呼，你怎麼知道我會動呢？」這雖然是一件小事，卻使我們看到了周總理身上的美德——寬容。

故事四：婚姻往事

一位老媽媽在他50周年金婚紀念日那天，向來賓道出了她保持婚姻幸福的秘訣。她說：「從我結婚那天起，我就準備列出丈夫的10條缺點，為了我們婚姻的幸福，我向自己承諾，每當他犯了這10條錯誤中的任何一項的時候，我都願意原諒他。

「有人問：那10條缺點到底是什麼呢？她回答說：老實告訴你們吧50年來，我始終沒有把這10條缺點具體地列出來。每當我丈夫做錯了事，讓我氣得直跳腳的時候，我馬上提醒自己：算他運氣好吧，他犯得我可以原諒的那10條錯誤當中的一個。」

這個故事告訴我們：在婚姻的漫漫旅程中，不會總是豔陽高照，鮮花盛開，也同樣有夏暑冬寒，風霜雪雨。而生活中的一些小矛盾，如果能像那位老媽媽一樣，學會寬容和忍讓，你就會發現，幸福其實就在你的身邊。

人生中，寬容是一種無堅不摧的力量。

互相寬容的朋友一百年同舟；互相寬容的夫妻一定千年共枕。互目寬容的世界一定和平美麗。

故事五：香煙故事

有一次，幾個哥們一起去一個朋友家看球。男人看球，總不開香煙。直到球賽結束，才發現不知不覺中，我們已經抽了三盒煙。朋友的妻也一直在旁邊陪著我們。

但是，她竟然什麼也沒說，只是在我們不注意的時候，打開窗子，讓新鮮的空氣進來。我們覺得很奇怪。你怎麼就不管他和我們這麼抽煙？一個哥們兒問道。

朋友妻微微一笑，說：我也知道抽煙有害身體健康，但是，如果抽煙能讓他快樂，我為什麼要阻止？我情願讓我的丈夫快快樂樂地活到60歲，而不願意他勉勉強強地活到80歲。

畢竟，一個人的快樂不是任何時候或者金錢可以換來的。

我們再看到這個朋友的時候，他已經戒煙。問為什麼，他憨笑著說：她能為我的快樂著想，我也不能讓自己提前20年離開她呀。

SURVIVE AND THRIVE:

TAKE CONTROL OF YOUR HOTEL'S

ONLINE DESTINY

If there were a proven solution to increase revenues during these difficult times, you'd want to know about it right? Maybe the solution to your hotel's economic survival is masked by technical complexity or a fear of the high costs. The solution may surprise you – because it is simple, clear and low cost to implement.

Take action now and create a strong online presence that tells the truth about your facilities and services. Consumers shop as many as six websites before buying a room. These include the third party channels (OTA's) like Expedia, Orbitz and Travelocity. These are sites consumers visit frequently. But, did you know that consumers prefer to buy direct whenever that value is clear and comparable to the OTA sites they shop online?

What is an "online presence" anyway?

- An independent website. Even if your hotel is branded by a franchisor you can and must have a website and URL under your control.
- Search Engines are the "behind the scenes" mechanism that will drive consumers to your website. Be sure your site is optimized with the best and most complete list of keywords possible.
- Use e-Marketing to talk to your guests both pre and post stay. Follow up with them a few times a year to be sure they know why your hotel is still the best value in your area.

- Make the booking process clear, simple and consumer friendly. Online consumer attention spans are short because there are many other places they can invest their online time. Make booking your hotel easy and compelling.

In the first quarter of 2009 every major OTA reported a drop in their bookings. They have said in press releases that this trend reflects the larger economic trend of a travel downturn. But, in the first quarter of 2009 Open Hospitality clients overall had an increase in bookings, conversions and online revenues. How can both things be true at the same time? Open Hospitality focuses on your online presence – not in your area or your city – but your hotel's online presence. We custom tailor solutions that match your hotel need.

Decide to survive and thrive: the solution is waiting for you.

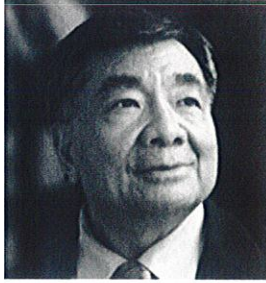
About Open Hospitality

Open Hospitality delivers a wide array of strategic online marketing solutions and accommodation booking options. For more information visit www.OpenHospitality.com or call Diana Imber at (714) 777-4501

Heart to Heart

與大師張文毅先生的心靈對話

By: Kathryn



Wen I Chang

張文毅先生

It is with the greatest of pleasure that I introduce to the readers of Kinetics Magazine, the honorable Mr. Wen I Chang. As the preeminent developer of "Green Hotels", Mr. Chang's Gaia Napa Valley has earned the very first gold LEED (Leadership in Energy and Environmental Design) certification in the USA. Truly, there is no doubt, Wen I Chang has artfully mastered the new age talent of combining incomparable heart and beauty into the age-old industry of hospitality. His visionary expertise is literally a much needed "breath of fresh air" at this stage in the revamping of our modern eco-friendly business practices. Perhaps, I could even dare to call Mr. Chang a "prophet of our global future" due to his farsighted imagination and undaunted courage. Well, no matter what your perspective happens to be, Wen I Chang is proving himself to be one of the most ingenious and powerful forces of the green movement which is destined to transform the soul and rebuild the spiritual foundation of corporate America. And the good news is he's only just begun...

Kathryn: Mr. Chang, thank you so very much for agreeing to this interview. Sir, it is a genuine honor to have the opportunity to speak with you today. I've been going through all of your information, including the contents of your website: <http://www.atmanhospitalitygroup.com/> and I must tell you how incredibly inspiring I find both your personal philosophy and professional work to be!

Wen I Chang: Thank you, thank you so much! This is truly my honor.

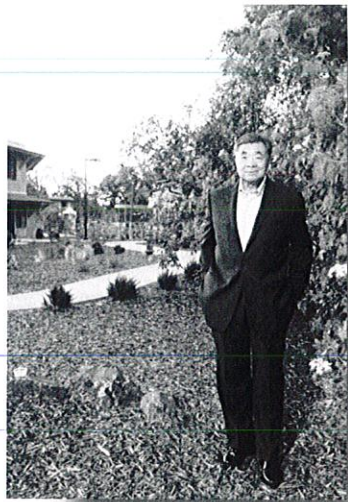
Kathryn: You are too kind, thank you. I'd like to go back to your beginnings, Mr. Chang. You were born in Taiwan, and I cannot help but wonder what in your upbringing there led you to your career in the hotel industry?

Wen I Chang: Oh, that's good, very good. Truthfully, I think I should say why I became interested in sustainability! When I was in elementary school, I think it was second grade when my brother heard on the BBC that in America, the Agricultural Department was dumping all of the surplus wheat into the Pacific Ocean. That was a really big shock to my brother and to me. At that time, in my young-child heart, I asked myself why America didn't give the wheat to an African country? In my mind, this was so much better than dumping it into the ocean! That situation was huge for me and I never forgot it! And then, at the turn of the millennium, the Ritz

Carlton put a big advertisement in prime time stating that anyone who had stolen anything from their hotel could bring it back in order to compete for a trip to Tahiti or Bora Bora.

Kathryn: Oh, my word! I never heard of this...

Wen I Chang: Yes, it's true. They gave away these trips and ignored their social responsibility. Even though they tried to make it a joke, it was for real. They sent people to Bora Bora, and yet this is just propaganda. The children of the world are left to think that it is okay to steal! And then the final thing that made me really want to become a green hotel developer happened in 2002. ICSC (International Council of Shopping Centers), always held in Las Vegas, Nevada. They had approximately 20,000 people at their luncheon speech. The speaker at that luncheon was President George Bush's Environment Minister, David Kemp. He was scheduled to speak for one hour, and yet, after only five minutes of his address, more than 90% of the attendees walked out because they had no interest in listening to his message on saving the environment!



Kathryn: But how could that possibly be, Mr. Chang?

Wen I Chang: They left because they all said they had something better to do. And when I say 90% - that is an understatement! It was at that moment, I decided my mission, for the rest of my life, was meant to be sustainability!

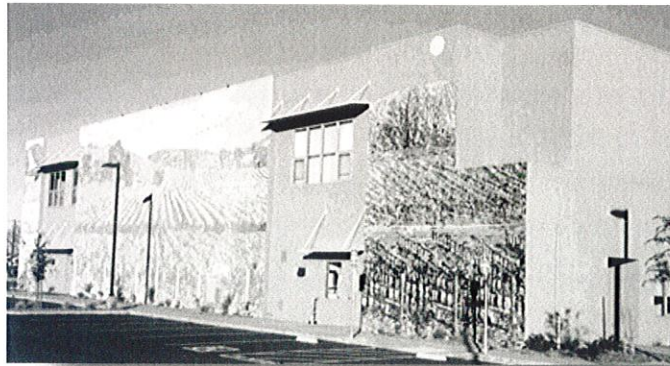
Kathryn: I must say it is rather shocking, actually it's heartbreaking, for me to think that all those people left the luncheon because they had no interest in learning about the ways in which they could help save the planet.

Wen I Chang: Yes, they all wanted to go next door to the exhibition hall to see the other products; they had no interest in listening to the message, and that was a true turning point in my life. I thought to myself that it didn't matter how small a developer I happened to be, I was going to do anything I could, for the rest of my life, to help the planet.

Kathryn: Now, at that time, you only had the one hotel under development?

Wen I Chang: Yes, at that time, we were going through the LEED approval process for the first green hotel, Gaia Napa Valley.

Kathryn: Mr. Chang, I pray that you will please bear with me while I digress for just a moment, here...you are such a wondrous philosopher, and I was truly moved to tears by some of the things you said on your website. So, I have to ask you which great minds and writers inspired you as a child?



Wen I Chang: Of course, for me, there was the ancient Chinese wisdom. If you go to my website, you will see one of the books I've translated called, Art and Physics. It states that whenever our collective human consciousness wants to shift our direction, art is always a vanguard; always a forefront. This is because artists use their intuition. And then physicists use creation to prove what is, but between the two (artists and scientists) there is no communication. Yet, artists are usually 150 years ahead of science. But until the scientists prove something to be so, we don't accept it into mainstream thinking; even though, unconsciously we may have accepted it all along. If we look at what we believe today, ancient eastern wisdom was already there, three or four thousand years ago! In Chinese, we call this worldview Shi Jei. Su means time, and Jei means the third dimension. So, time interplayed with the third dimension becomes the fourth dimension which is what Einstein's teacher, Herman Minkowski called the spacetime continuum. So, in ancient wisdom, LaoTsu, Tao Te Chin, ancient Buddhism and Hinduism already exists over there. And that all proves Plato's Doctrine of Recollection in which he states that any new invention, knowledge or technology is simply a revival of ancient wisdom. So, it's all thinking that's part of one whole, beyond space and time.

Kathryn: Do you turn to the ancient wisdom of the I Ching for wisdom and guidance?

Wen I Chang: Oh, yea, of course! At a big gathering, about two months ago, I was the keynote speaker. Everyone there for looking for a word of encouragement for the people who'd lost a job or a business during the time of national financial flux. I told them about the I Ching Qua (hexagram) 24. It is called, Recovery Qua. It says that everything in life follows the pattern of the cycle. Everything that goes down, will come up again. We will know recovery, and then a boom, then decline will lead to recession again. The I Ching teaches us this is the natural cycle of life and it usually takes four to six years to complete one economic cycle. In my hotel, the Gaia Napa Valley I used this concept in a mural there. We have Spring morning, Summer noon, Autumn dusk and Winter night. After the winter, we always come back to spring. After the midnight, we come back to morning. That is one of the ten greatest thinking points of the late 20th century. It is called, nonlinearity in nature and the I Ching spoke of it 5,000 years ago.

Kathryn: That's quite fascinating as is another idea you speak of on your website, the idea of dualistic harmony. Please explain this concept to me...

Wen I Chang: Oh, yes, that's good! Twenty-three hundred years ago, the western civilization produced a great thinker by the name, Aristotle. He separated the brain into two parts; the left brain, reason and the right brain, rhyme. With the separation of the brain hemispheres, Aristotle came up with what we call either/or logic. In Latin this is tertium non datur. This concept means that the middle way has been excluded in the presence of either/or logic. Many generations later, the greatest psychiatrist of the 20th century, Dr. Carl Jung, referred to tertium non datur the middle way is the "blind spot" of western civilization. You see, people say a thing is either beautiful or it is ugly. You will either go to Heaven or you will go to Hell. Either you make money without caring for the environment or you take care of the environment and you don't make money! Through dualistic harmony I am trying to show the world that it is possible to make money, take care of the environment and carry the burden of our social responsibility, all at the same time. I call this the three Ps: first is the Planet, second is People, and third is Profit. In our second green hotel we use only vinegar to clean our windows, and so, we can pay our employees at least one dollar per hour more than the other hotels. Here, you can see how the two coexist through dualistic harmony.

Kathryn: Were you educated here in the United States?

Wen I Chang: Yes, I completed my education in the United States, in Illinois.

Kathryn: And have your children become a part of the family business?

Wen I Chang: Yes, my son, Yuan-Sing Chang, is a LEED AP. He left a very high-paying job to join my company. I don't pay him as much, but he wanted to join me for the sake of the mission. Also, my daughter Ling Ling Chang and I are working on a book called, Green Hotel: Innovation, Renovation and Development. We are trying to get together the fifteen LEED hotel owners in the world to publish this book. I will not be the main author; instead everyone of these fifteen hotel owners will be put on the book as co-author.

Kathryn: Wow...that is such a magnanimous idea! And how wonderful to keep your personal mission, to educate the world on the "green issue", in the family I'm impressed, that's very inspiring! While we're talking about being inspired, you also mention on your website that you were greatly inspired to go green after a conversation with a renowned architect.

Wen I Chang: Oh, yes, Mickey Meunnig - such a sweet man. He is a very shy American who is my idol; he's my hero! He's from the lineage of Frank Lloyd Wright and Bruce Goff. I was introduced to him by a city planning director when I was working on a project for the Hilton. He told me that if I wanted the project approved, I needed the help of a really "green architect". The planning director told me to go meet Mickey. He said that if Mickey liked me I would know within ten minutes. He also told me that if I sensed he didn't like me, I should excuse myself, and not contact Mickey again. Well, I went to meet Mickey, in the Big Sur area and I was humble. We started talking about Stravinsky, Debussy and Monet. Before I knew it, Mickey invited me to lunch and our lunch lasted for three hours.

Kathryn: My goodness, if lunch lasted for three hours, the two of you must have had a very lot in common!

Wen I Chang: Oh, yea. In fact, it was quite poetic since the seagulls came to steal my fish and chips! Then, before I knew it, three weeks later, he had designed the roofline representing DeBussey's, Le Mer and a water lily garden representing Monet's, Water Lily Pond. That kind of a moment changes your life forever. It was a turning point of my hotel development career due to my realization that architecture could be so beautiful. It was then I understood the words of Johann Wolfgang von Goethe when he said, "Architecture is frozen music." It is the idea that a gorgeous lady is dancing with a beautiful melody, and when the melody climaxes, the music stops and the lady is frozen in time - that's architecture. When I saw what Mickey had designed, at that moment I knew every hotel project of mine must have some kind of a beautiful element. For example, the mural I spoke of, the koi pond (at our third green project) and our swan lake...all these kinds of things are very important as they represent the green hotel. Our message is that we are creating a lifestyle which is that our green hotels are hotels with heart and beauty. For now on, all of our hotel projects will reflect those qualities.

Kathryn: That is such an beautiful sentiment and you've stated that is it your mission to transform consciousness, one traveler at a time.



Wen I Chang: Absolutely. That's why in my hotels there are three levels. You know, it is very difficult to get LEED certification. Most other LEED hotel owners emphasize their architecture and green technology. But, I go one step further. Because you are in the media you may be familiar with a famous media expert by the name, Marshall McLuhan. He said, "The medium is the message." And I use my hotel development and operation as a medium to deliver a message. So, we have a message package that includes a animal, or flower as the room plate instead of a number. Every room also has an bookmark, with an inspirational message, the customer can take home with them. One such book mark has a short poem on it from Tagore. It reads, "The night kisses the fading day and whispers in her ear, I'm death, I'm your mother. I will give you fresh birth." Or this one, "Someday, I shall sing to you in the sunlight of some other world. I have seen you before in the light of Earth, in the love of man." These kinds of poems represent the truth that after we die, we will rebirth. It is another example of non-linearity in nature.

Kathryn: Well, in truth, all those small but powerful touches, on your part, show you possess such heart, compassion and depth. Not only do you strive to accommodate your clients in beauty, you try to inspire and nurture their souls during their stay.

Wen I Chang: You're right, yet even so, some of the customer steal the books from the rooms. In Chinese we have a name for that. These people are called, elegant thieves. He may steal the book, but it still has a positive impact on him. So, I often have to replenish the books a lot, but no problem.

Kathryn: What other kind of feedback do you get from those who spend time at your hotels?

Wen I Chang: Mostly, they say our hotel is very impressive. However, most come to visit our hotel, for the first time, because of the price. We have not been open that long so, we still have some rooms for \$99 per night. And that really appeals to a lot of people. Let me tell you this story. There was a doctor from Colorado who used to visit Napa every other week. One week she had her reservation with the Marriott, but when she arrived they did not have a room for her. Well, she was a little angry about that and decided to come to our hotel. She told me that she'd seen our signs, but thought there had to be something wrong with it because the rooms were so inexpensive. After staying that night, she was hooked, and has returned every month since. Another time, there was a senior lady who made a big fuss because she did not understand why a green hotel was wasting so much electricity on the hallway lighting. She

thought it was too bright since we were supposed to be saving the environment. I heard the fuss so, I walked over to assure her that the bright light was coming from a Solatube and directly from Mr. Helios - the sun. I went on to explain how the Solatube captures, reflects and magnifies the sunlight. She thanked me and told me that I'd reduced her guilt! When she returned to her home in New York, she called to tell our Sales Manager that she'd her toilets to .99 from 3 gallon tanks. In California most toilets hold 1.6 to 2 gallons. This customer also replaced her shower heads with the Low-Flow heads we have at the hotel. They release 1 gallon of water per minute instead of the usual 2.5 gallons. So, you can see how we are having a direct impact on the people who stay at our hotel. We give them an opportunity to absorb a new experience for them to dare and to dream of journeying back to our true nature. When we are successful at doing that, we are no longer just a place to play and sleep; we become a place, a journey, a dream. A place, a journey, a dream is one of my trademarks.

Kathryn: You are a remarkable visionary, Mr. Chang, yet I read you prefer to be called a dreamer. What is the difference to you?

Wen I Chang: Firstly, a visionary must start with a dream. I try to be humble because USA Today said I was a visionary with courage. I took a vision and added action. I took action but still needed a lot of money to make this a chain. But this is not a franchise-chain. I do not like them because they really suck the blood of the franchisee. They say they have an intimate marriage with the franchisee, but that is not true. So, I have what Best Western has, and that is an affiliation membership system.

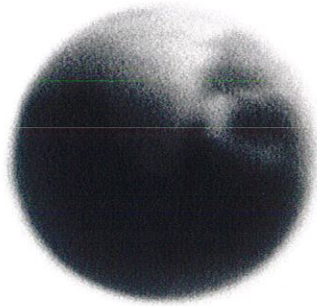
Kathryn: With all that you've learned through your experiences in developing and operating green hotels, what advice could you give the average person to help themselves and the earth in the way of green practices?

Wen I Chang: Excellent point, Kathryn. Firstly, find only one thing they can do absolutely right. For example, every night, before sleep, make sure to turn off all the lights. Or if they just make sure there are no facets left dripping in the house. Starting from the smallest actions like this, they will create a sense of pride and satisfaction. And from there they can create the butterfly effect. For me it started with a birthday party in Santa Cruz when I could not get a glass of water. I was really upset, and then I started thinking about the amount of water that was being used to water the golf courses in that area. And I knew there was something I could do to save water. So, that night I took a two and a half minute shower. And from that day on, instead of an eight minute shower, I've always taken a two and a half minute shower. From there I went on to become the most advanced green hotel developer in the United States. I know that I am successful because I have a three level philosophy. First level is green technology, second level is the message package, third level is transformation of consciousness. That's how I'm doing it!

Kathryn: I cannot tell you how much I admire what you are doing. What you have accomplished in your life, in your career, is absolutely incredible. You've certainly inspired me to take a closer look at the ways I can contribute to making this world a greener, healthier place for all of us to live.

Wen I Chang: Kathryn, I encourage you to always remember the butterfly effect. You know, to change the world, all you have to do is to master one good thing. Let me give you just one more example. For nineteen years I used a platinum American Express card. I did not know they charged me \$499 per year to use that card until one day my new secretary asked me what that charge was on my bill. We investigated it and discovered I was being charged this annual fee just to carry this card. I decided I did not need that kind of prestige so, I canceled that card. Now I take that \$500 I saved and I give \$5 each to 100 homeless people I meet on the street. Yes, people say that they can take the money and go buy beer. But at least I give them a chance. Sometimes I give \$20 or more to those I see who have lost their teeth and their hair and I know I am doing the right thing.

Kathryn: That's a butterfly effect, too. That tiny movement could make a huge change in someone else's life. Mr. Chang I thank you so much for taking time out of your busy schedule to speak with me today. Your contribution to the world is immense, and I am extremely impressed with the difference you are making!



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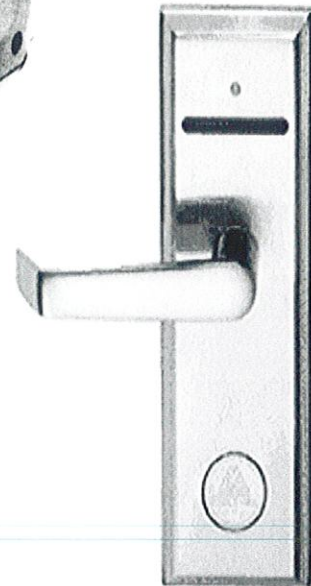
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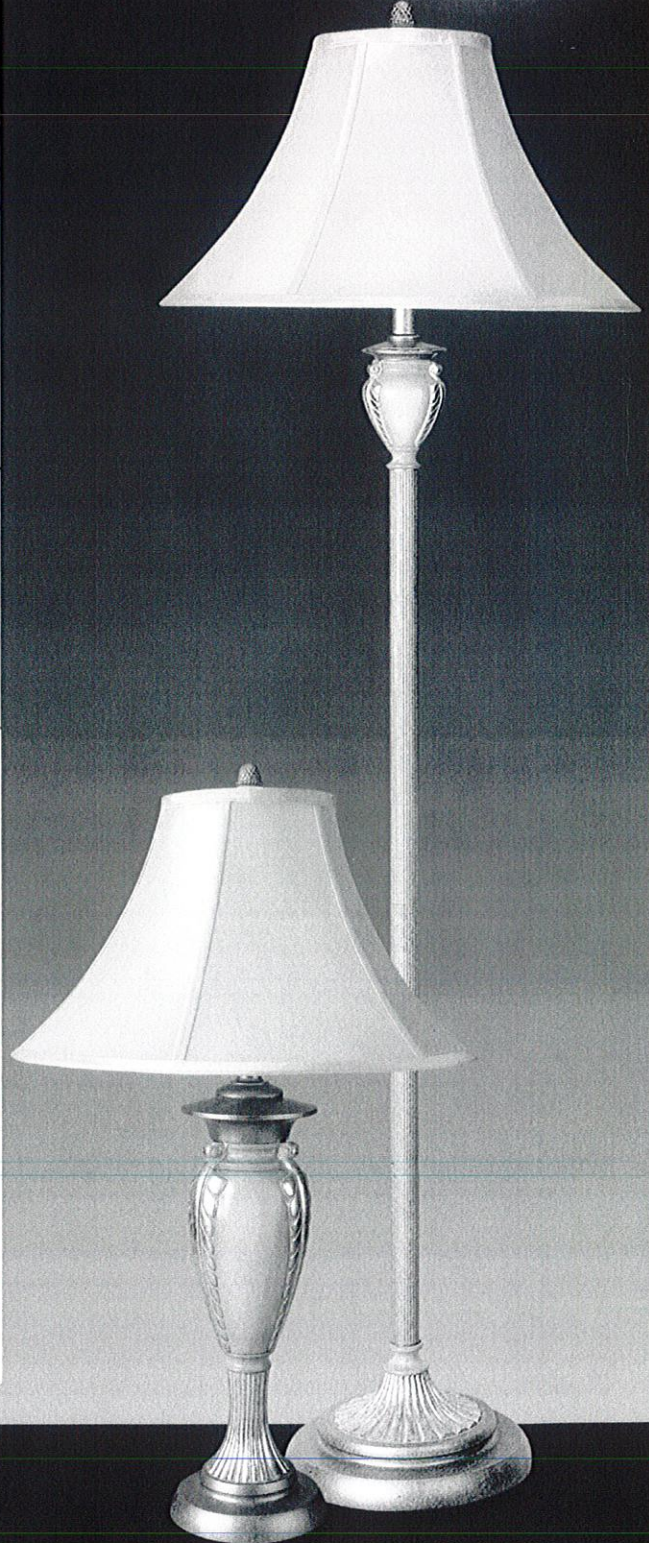
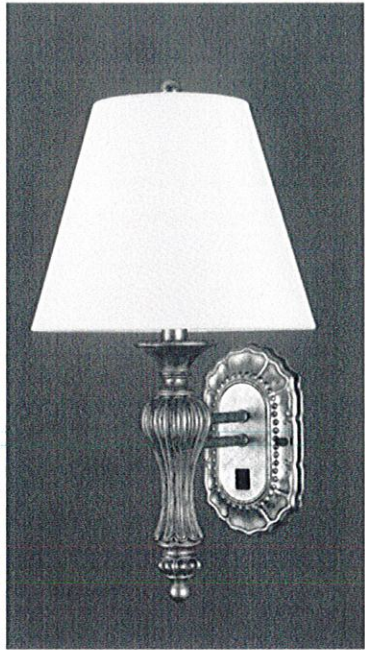
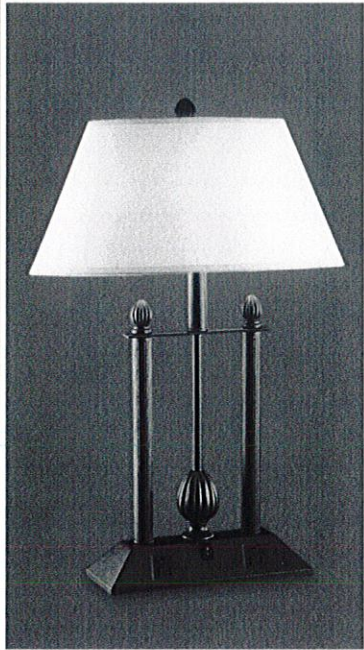
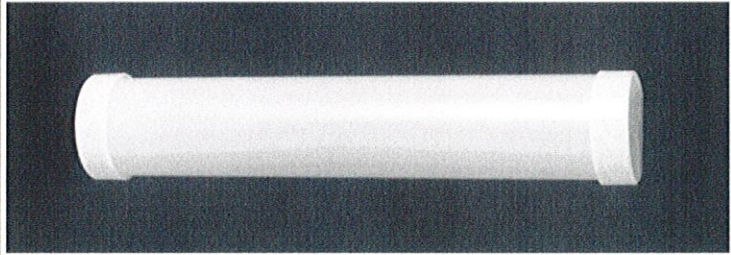
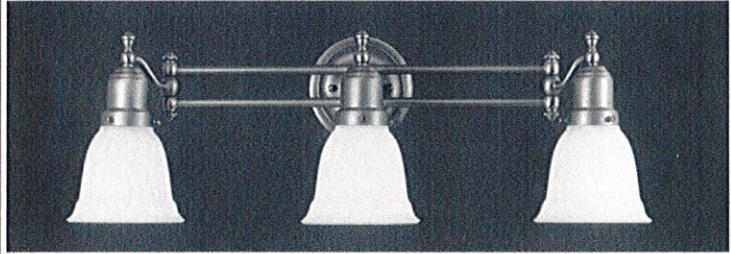
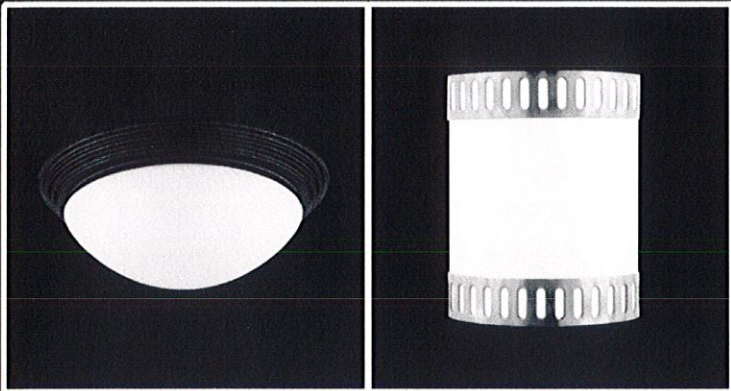
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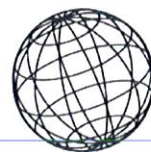
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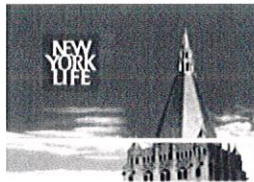
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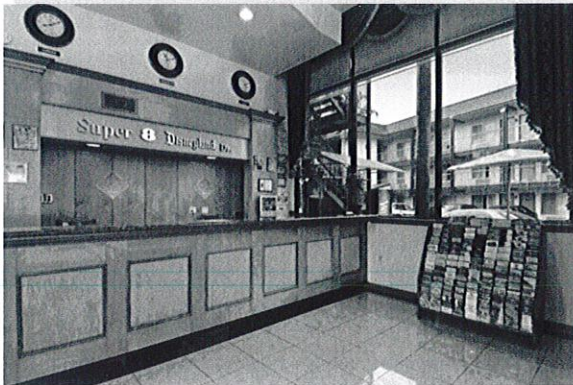
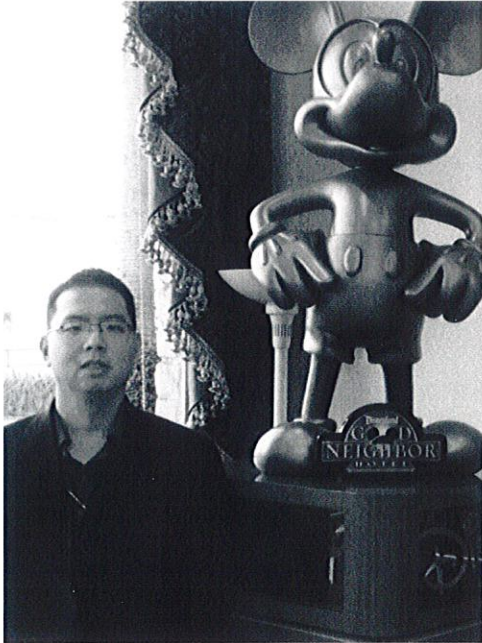
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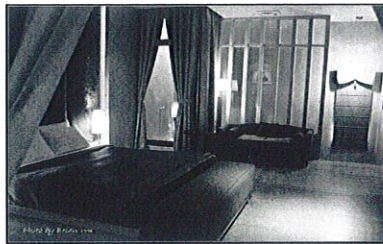


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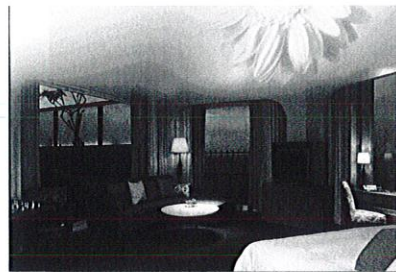
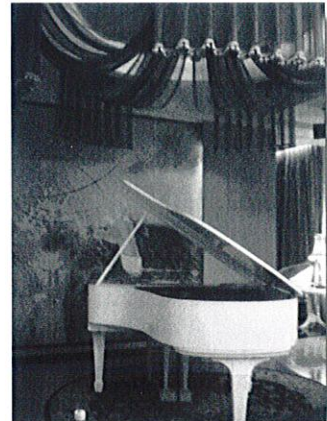
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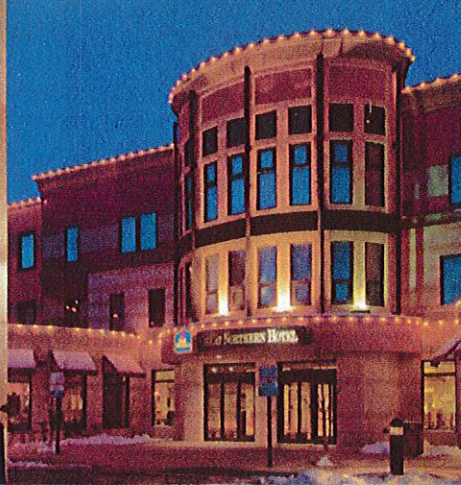
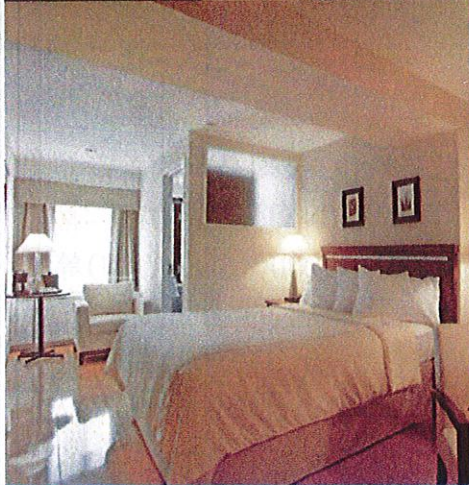
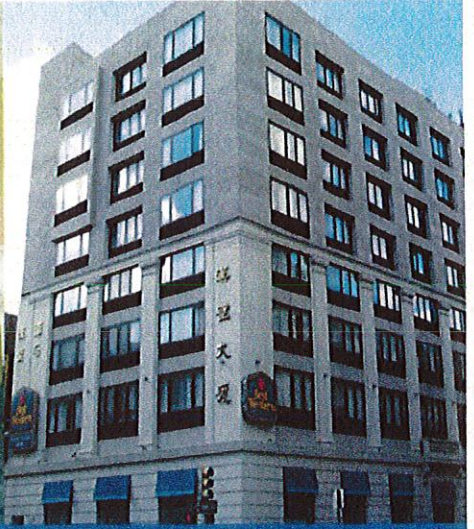
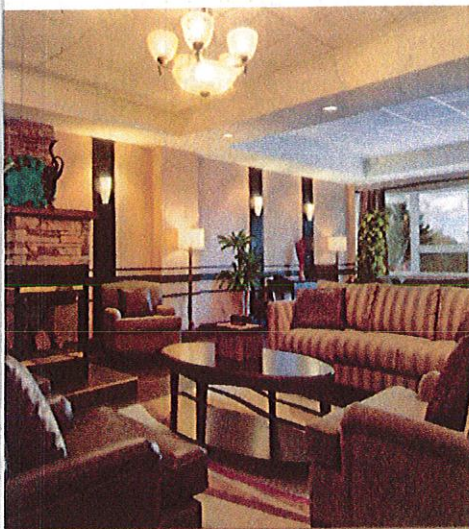
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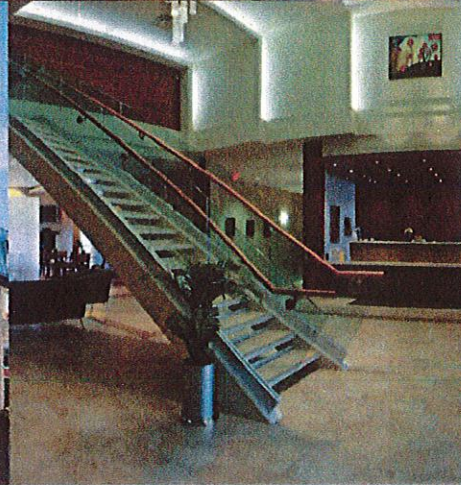
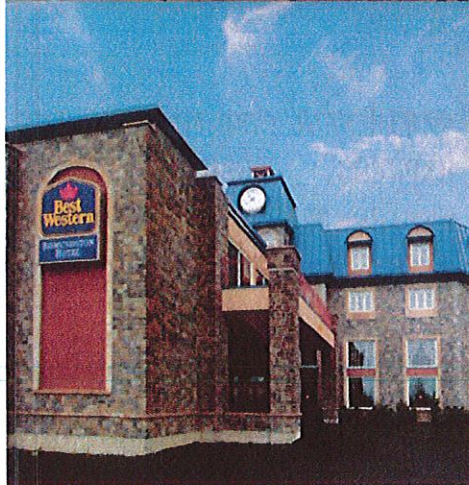
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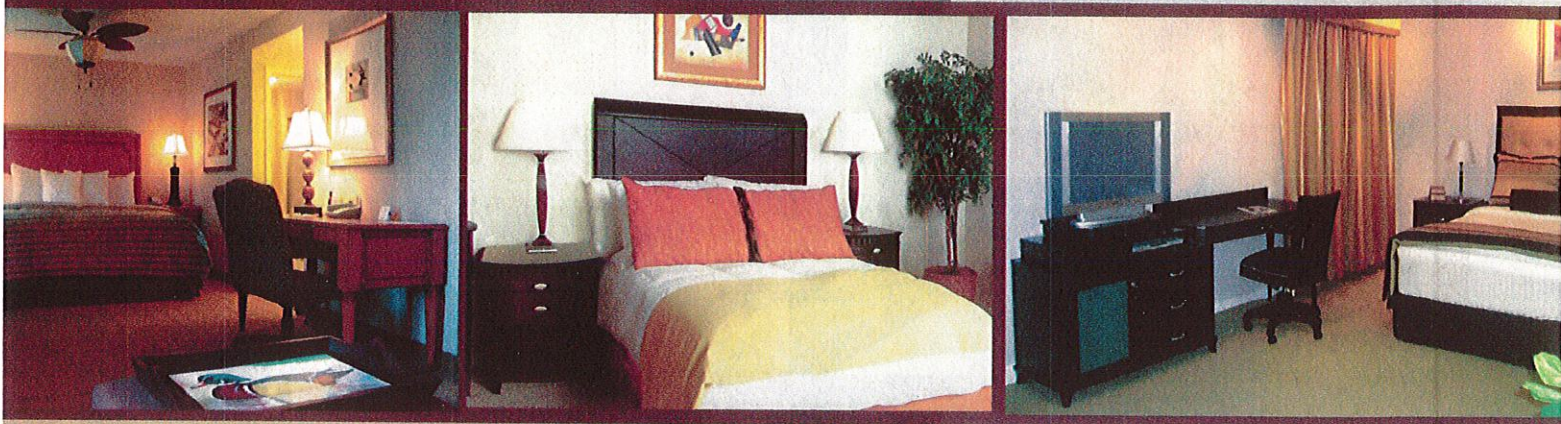
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