

# EAST WEST REPORT

UNITED STATES PAN ASIAN AMERICAN CHAMBER OF COMMERCE

December 1995

## USPAACC GETS HEALTH COVERAGE PLAN



*Approximately 30 members showed up at a USPAACC book warming party at the University Club for Frank Fukuyama, author of "Trust — The Social Virtues & the Creation of Prosperity." Mr. Fukuyama received an Excellence 2000 award earlier this year for his outstanding work in international relations.*

The United States Pan Asian American Chamber of Commerce has reached an agreement with Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., that gives members access to a special group membership in Kaiser Permanente. Chamber members who take advantage of this plan will receive special group rates and benefits.

Susan Au Allen, president, said the agreement had been reached after she and executive director Joseph C. Dawson evaluated a number of health care plans over the past two years. "This simply is the best we have seen in terms of value," she said.

Open enrollment will close January 15, 1996. Members who wish to take advantage of this health plan must enroll prior to the close of open enrollment. The next open enrollment will be December, 1996. Members missing the deadline have to wait until next year before their applications will be accepted.

Coverage includes office visits, maternity care, hospitalization, emergency care, routine physical exams, pediatric care, immunizations, home health care,

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# Health Coverage Starts Soon

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vision care, and hearing exams. There will be no waiting period for pre-existing conditions. Prescription and dental coverage, generally not available to people who are not part of an employer group, are both included in this plan at no additional cost.

The plan is available to self-employed individuals and member companies with two or more employees.

"We are very excited about this plan because it is more comprehensive and much less expensive than the health plans usually available to individuals," said plan administrator Timothy Madox. "It is also a great deal for employers, especially those with 2 to 50 employees," he added.

Monthly premiums in the Washington/Baltimore area start at about \$100 a month for an individual under 30 and increase to \$142 a month for a person between 45 and 64.

USPAACC members who are heads of businesses may obtain coverage for their employees. The premiums are set on the average age of the employees, and standard and upgraded plans are available. To receive this coverage, all employees must be USPAACC members.

Kaiser is a Health Maintenance Organization or HMO. With this health plan, you receive comprehensive health care primarily within Kaiser-owned facilities or from contracting providers located throughout the Washington Metropolitan area. HMOs are designed to ensure that a member receives the most appropriate care from physicians who know the medical history and health status of a patient.

With indemnity plans such as those offered by Blue Cross or Blue Shield, an individual pays for 20 percent of the medical expense after satisfying a

deductible which can be as little as \$100 or as much as \$5,000. In a HMO, there is no deductible and a member pays only a fixed-fee copayment when one visits the doctor.

With the Kaiser plan, an individual pays \$10 for every visit to the Primary Care Physician. A visit to the dentist is \$30, and prescriptions are \$15. On hospital admissions, there is a \$500 copayment for an unlimited number of days.

One of the big advantages of being part of a group health plan is that one has access to prescription and dental coverage.

Under a HMO, a member is not required to file claim forms. One simply shows the card to the receptionist, and all the paper work is handled by the HMO. There are no disputes between an insurance company and health care providers over what is a "usual and customary" charge.

The only draw back to an HMO is that one has to go to a doctor that is employed or affiliated with a HMO.

Members who wish to enroll or who want more information should contact Tim Madox at 202-895-1357.



## Diversity Programs Seek Asian Americans

USPAACC'S Job Bank has many employer participants, from non-profit organizations such as the American Red Cross to large retailers such as Wal-Mart, J.C. Penney,

Federal Express, and General Motors. But they all have one thing in common, a diversity program aimed at recruiting talented Asian Americans.

The Society of Human Resource Management (SHRM) defines diversity as "the management of an organization's culture and systems to ensure that all people are given the opportunity to contribute to the business goals of the company."

Diversity Programs are important to Asian Americans, says SHRM's Patty Digh, vice president of international relations, because they indicate that an employer is sensitive to the need to provide work opportunities for everyone, regardless of their particular heritage.

Here is a summary of some of the organizations and the diversity programs they sponsor, as well as the contact person for receiving more information:

**American Red Cross** has a twelve point Cultural Diversity Agenda which includes internships and scholarships as well as mentor program. Contact: Debbera "Dee" Hayward, Directory of Diversity, American Red Cross, 81111 Gatehouse Road, Falls Church, Virginia 22042.

**Wal-Mart's** employment and advancement program is based solely upon job related qualifications whereby the corporation recruits, hires and promotes individuals without regard to race, color, religion, gender, age, or disability. Contact: Coleman Peterson, Vice President, People Division, Wal-Mart, 702 Southwest 8th St., Bentonville, Arkansas 727216.





## ***USPAACC President To Congress: Affirmative Action Needs Definition***

**P**roponents of affirmative action often fail to say that what they really mean by the term is "preference hiring" and "unfair" college admission policies, USPAACC President Susan Au Allen told a Senate Subcommittee hearing on October 22.

"The term 'affirmative action' is ambiguous. A person can claim he is an affirmative action advocate without revealing that he wants to give special privileges to people because of their race or sex. This person can also make opponents of preferential treatment appear as if they are against a very laudable goal -- equal opportunity," Mrs. Allen said.

Mrs. Allen said Harvard University is but one example out of a number of colleges that offer special treatment for blacks and Hispanics, but not for other minorities. "The son or daughter of a very rich African American or Hispanic family automatically receives financial aid from Harvard University once he or she is admitted. The sons and daughters of a poor white family or an Asian family do not automatically receive financial aid. This is unjust," Mrs. Allen said.

Mrs. Allen said that in nearby Montgomery County, two Asian American students were initially denied acceptance to a grade school with a French immersion program because of quotas.

In San Francisco, she said, many Chinese American students are prohibited from attending high schools of their choice because there are too many outstanding Chinese students applying for the same schools. So school officials impose quotas on Chinese Americans.

From a business perspective, Mrs.



*USPAACC President Susan Au Allen gives her views on affirmative action to Senate Subcommittee.*

Allen said, "preferential affirmative action says that minorities can compete only if standards are lowered for them or if non-minorities are excluded. This is an insult."

The hidden themes of preferential affirmative action, she said, are "We qualify because we don't qualify. Whites and Asian Americans don't qualify because they qualify."

The USPAACC President said the United States cannot move toward a color blind society when individuals are judged based on their race or sex instead of their merits.

Further, she said, preferential affirmative action shifts attention away from the essential goal of an equal opportunity society -- education.

Noting that state laws often prohibit schools from expelling disruptive and dangerous students, Mrs. Allen said that when teachers have control, grade school children from the worst and poorest neighborhoods can be turned into scholars and outstanding citizens.

"Gaining control of the classroom ought to be our first priority. When that happens, the teachers can teach children can learn, and those who work hard will get what they earn no matter the skin color or the sex," Mrs. Allen said.



### **Scholarships Applications Available**

**A**pplications for the **Excellent 2000** scholarship awards are now available from USPAACC.

The awards are for Asian American high school seniors, and range from \$1,500 to \$3,000.

March 10 is the deadline for the applications. The awards will be given the evening of May 8 at the **Excellence 2000** banquet.





## ASIAN DEVELOPMENT BANK CAN HELP CONSULTANTS

Janet Thomas, a senior commercial officer to the Asian Development Bank at the Commerce Department, told a USPAACC luncheon in October that the bank has a wealth of information on new business prospects in Asia, and that the bank would actively assist members in learning about these projects and bidding for them.

The ADB is a multilateral lending institution dedicated to the economic and social developments in member countries in Asian and the Pacific. It lends about \$6 billion annually to 32 developing nations throughout Asia.

Thomas said that consultants may be hired by the borrowing country at any state of a project, and that the bank itself hires consultants for a wide range of activities, from sectorial studies and economic feasibility studies to preliminary engineering and design studies.

USPAACC members who want more information may contact Ms. Thomas directly at 202-482-3399.



## USPAACC Business Meetings Set

USPAACC has a monthly business luncheon the last Wednesday of every month.

The luncheons feature speakers who are experts on topics important to members.



*Holiday greetings from the USPAACC staff! Standing left to right are Constance Webb, Tina Huang, Celene Duong, and Philip Kuan. Front row, left to right, executive director Joe Dawson, president Susan Au Allen, and export division manager Samuel Lam.*

USPAACC also has a networking party the second Tuesday evening of each month.

Call USPAACC for details.



## Job Bank Keeps Growing And Growing

If you are in the market for a career change, call USPAACC to receive the latest monthly job bank.

There are openings in every category, from entry level to chief executive officer. At last count, there was over 500 positions available, in many professional disciplines.

There are also firms who want to hire Asian Americans to work in their Asian offices.



## USPAACC To Offer Trade Assistance

USPAACC has a new trade division that helps members with their trade efforts with Asia. Samuel Lam has returned from Hong Kong to be the director of the division. He will assist members who need guidance. Here are some current trade activities:

- Finding buyers in China for a special paint coating system;
- Procuring miniature toys from China to be sold in South America;
- Seeking buyers and distributors in China for American petroleum products; and
- Obtaining American financing for a power plant project in Xuzhou, China.

If you need assistance, call Sam Lam at 202-296-5222.



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# KIDS AND THE BUDGET BATTLE

*By Susan Au Allen  
President, USPAACC*

**O**ften, what you don't see or hear in the print or television media is more important than what you do see.

Take the current battle over balancing the budget. What you see in the compromise agreement between the President and the Congress is that a balanced budget "must protect future generations, insure Medicare solvency, reform welfare, and provide adequate funding for Medicaid, education, agriculture, national defense, veterans, and the environment."

Count them. There are nine major interest groups, and only one -- future generations -- does not have a powerful independent lobby on its behalf. The deck is stacked against the kids.

Right now, lobbyists for every one of those eight interest groups are planning multi-million dollar media and legislative strategies to convince voters that their perceptions of the truth should be the one that prevails in the budget debate. If you haven't got a letter from them yet scaring the life out of you, expect one

soon. Their perception of the truth can be summarized in one word -- more.

To achieve that objective they must get the attention of the media, so they can reach the voters to reach the politicians.

That means first of all an abundance of horror stories. Already, we have seen television broadcast after television broadcast of frightened senior citizens in nursing homes worried about what is going to happen to their benefits. We have seen mothers on welfare wondering how they are going to feed their next out of wedlock baby. Now, these may all be legitimate stories, but make no mistake about it, at least some are the result of an effective and expensive media strategy created and championed by senior citizens and welfare lobbies.

What you won't see on television is something you can't see because it is in the future. If all those eight powerful interest groups have their way with "more," your children's potential to live on their own after they

reach young adulthood, to pursue a career or to get educated, will be severely limited because their income and savings will be limited by the government's excessive money tax grab to handle the "more."

You have to foresee the harm. If there were say, a million-dollar lobbying group representing young people, something could be done to put a little balance on the television and print coverage. Bring in Steven Spielberg, for instance, to show us the diminished future of young people living in times of an out of control budget due to the victories of the "mores."

But there is no powerful lobbying group for the young, so we are not going to have a Spielberg production to counter the "more" propaganda.

We have to counter it ourselves by being aware of the missing lobby and through support of those who believe the mores have to do with less.





# About USPAACC

USPAACC was organized to provide advocacy, education, information and network opportunities to its members; promote activities that will further the business and professional interests of its members; collect, evaluate and disseminate among members information of interest to them; represent, express and give effect to the

opinions of its members with respect to trade, finance, commerce, industry and related issues; and conduct charitable, educational and similar programs for the benefit of its members and the Asian American communities.

USPAACC members are Asian Pacific American business owners and

professionals, and others wishing to develop business ties with Asia. Current membership includes high technology and international trade consultants, retailers, government contractors, manufacturers, import and export traders, lawyers, medical professionals, Fortune 500 Companies, construction companies, etc.



## Membership Application

Please remit application to USPAACC, 1329 18th Street, N.W., Washington, D.C. 20036 Tel (202) 296-5221 Fax (202) 296-5225. Please make checks payable to USPAACC.

☐ Yes, I would like to be a member of the **U.S. Pan Asian American Chamber of Commerce**.

☐ Enclosed is \$50.00 for a yearly individual membership.

☐ Enclosed is \$100.00 for a yearly corporate membership (for corporations with less than 10 employees).

☐ Enclosed is \$200.00 for a yearly corporate membership (for corporations with more than 10 employees).

☐ Yes, I would like to make a contribution in the amount of \$ \_\_\_\_\_ to the **Asian American Scholarship Fund** [contributions to this fund are tax-deductible under IRS Code 501 (c)(3)].

\_\_\_\_\_  
(Company/Individual's Name)

\_\_\_\_\_  
(Name & Title of Corporate Official)

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