



和諧家庭協進會

三月

週末聚一聚



良好關係  
的旅程

# 人際溝通常見的障礙



- 溝通雙方缺乏誠信
- 主觀意志太強
- 缺乏充裕的時間
- 缺乏傾聽的技巧
- 溝通訊息不正確
- 人都有不檢討自己，喜歡改變別人的毛病
- 人際關係差



# 與你閒話家常

## 成長型思維 第三講

講者：陳偉力



[Click here to play](#)

# 成長思維 Growth Mindset (Carol Dweck)



# 面對人生時

固定思維



天份的高低是天生的  
自己不能再強求

成長思維



智慧是可用學習來提高  
命運是自己掌握的

# 面對挑戰時

固定思維



避免挑戰  
不能面對失敗

成長思維



不怕挑戰

# 面對轉變時

固定思維



害怕更新

成長思維



喜歡接受新事物

# 面對困難時

固定思維



經常覺得無能為力

成長思維



任何事都有解決方法



# 面對批評時

固定思維



不能接受批評  
自己是對,別人是錯的

成長思維



樂意接受  
認為批評能改進自己

# 面對挫折時

固定思維



失敗是弱者

成長思維



失敗乃成功之母

# 面對學習時

固定思維

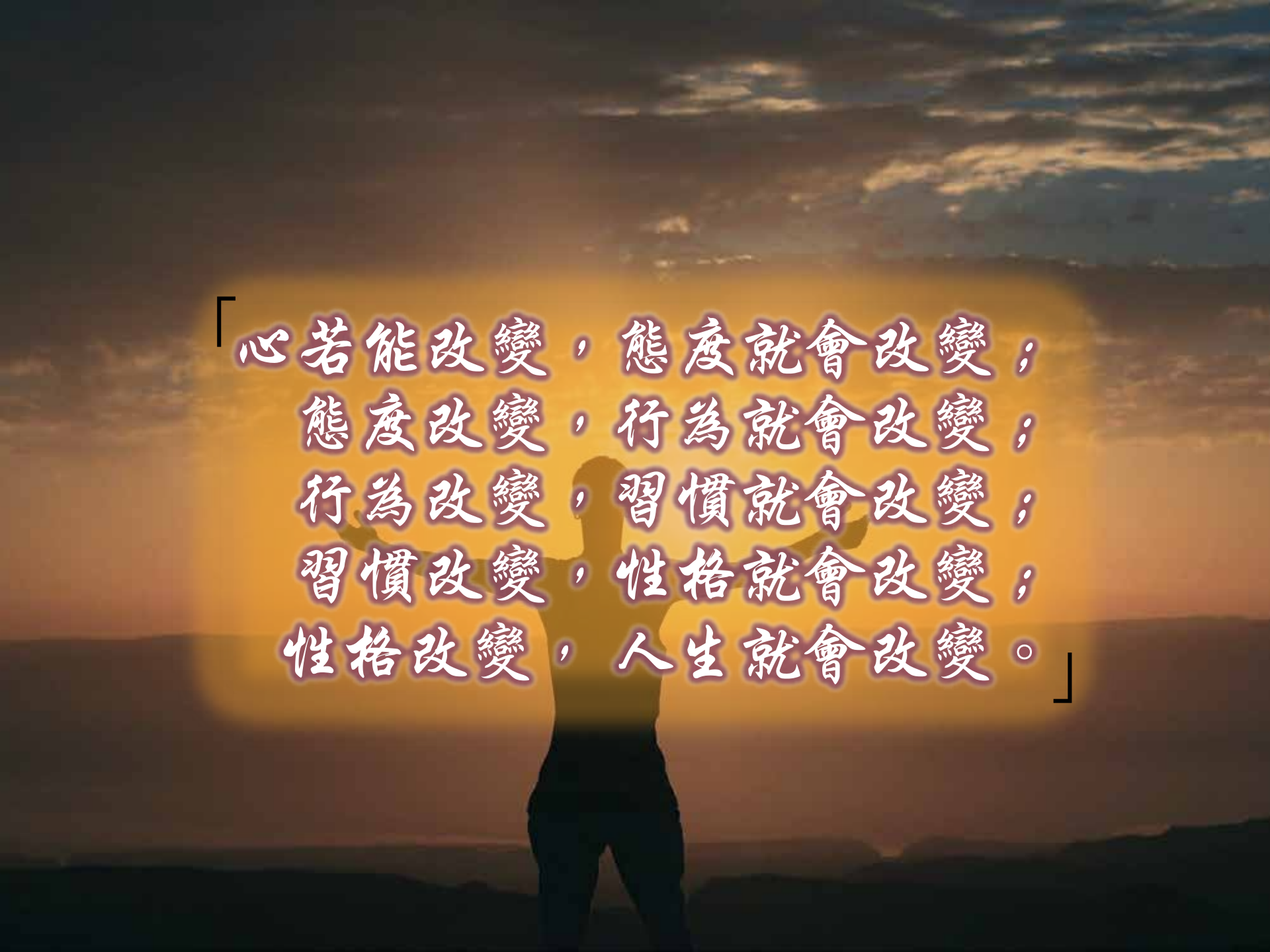


自己知識已足夠  
無需再多學

成長思維



人生是不停學習  
喜歡追求新知識



「心若能改變，態度就會改變；  
態度改變，行為就會改變；  
行為改變，習慣就會改變；  
習慣改變，性格就會改變；  
性格改變，人生就會改變。」



<http://www.am1430.net/category/節目介紹/節目重溫/平常心/>



## 和睦相處的秘訣

# 放錢入你袋



特別嘉賓: Frank Wu

# INVESTMENT

BROKER CHECK -- <https://brokercheck.finra.org/>

FEEDBACK

BrokerCheck Help



 INDIVIDUAL

 FIRM

By clicking the **SEARCH** button or otherwise using BrokerCheck, I agree to **BrokerCheck Terms of Use**

Name or CRD#

at

Firm Name or CRD# (optional)

in

City, State or ZIP (optional)

**SEARCH**

-  Please be aware that fraudsters may link to BrokerCheck from phishing and similar scam websites, trying to steal your personal information or your money. Make sure you know who you're dealing with when investing, and contact FINRA with any concerns. For more information read our [investor alert](#) on imposters.

特別嘉賓: **Frank Wu**



Safeguard your financial independence



Maintain a good standard of living



Support your family and dependents



Get tax benefits and better returns on your savings



Prepare for unforeseen medical expenses



Enjoy your retirement and peace of mind

# Why plan for retirement early?

特別嘉賓: Frank Wu





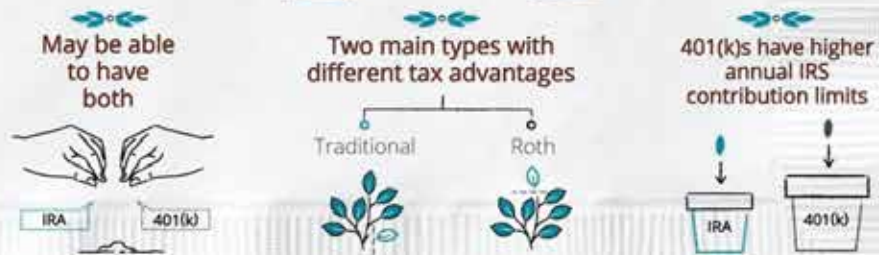
特別嘉賓: Frank Wu

# IRAs and 401(k)s

## Common Types Of Retirement Accounts



### Good to know



The best time to start saving for retirement is now!

powered by Napkin Finance

特別嘉賓: Frank Wu

## Tax break now



### Traditional IRA

You get your tax break up front and pay no taxes on the money you put in until you withdraw it.

## Tax break later

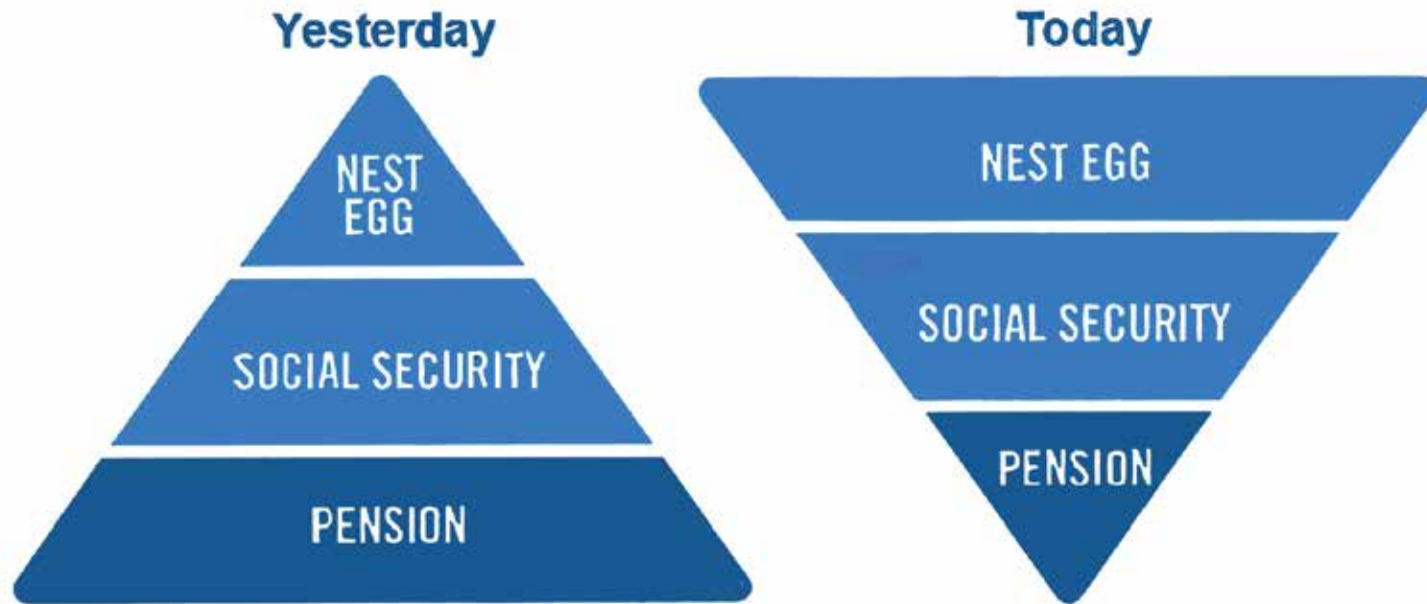


### Roth IRA

The money you deposit has already been taxed. You pay no taxes when you make withdrawals after age 59½.

特別嘉賓: **Frank Wu**

# Retirement Income – Yesterday and Today



特別嘉賓: **Frank Wu**

Stock	Dividend since	Symbol	ISIN	Sector	Years of increasing dividends	Aristocrat
York Water	1816	YORW	US9871841089	Utility-Water	22	
Bank of Nova Scotia	1832	BNS	CA0641491075	Banking	1	
Canadian Imperial Bank	1868	CM	CA1360691010	Banking	1	
Stanley Black & Decker	1877	SWK	US8545021011	Tools/Security Products	51	Yes
ExxonMobil Corp.	1882	XOM	US30231G1022	Oil&Gas	36	Yes
Consolidated Edison	1885	ED	US2091151041	Utility-Electric	44	Yes
Eli Lilly	1885	LLY	US5324571083	Healthcare	3	
UGI	1885	UGI	US9026811052	Utility-Electric/Gas	31	
Procter & Gamble	1890	PG	US7427181091	Consumer Products	62	Yes
Colgate-Palmolive Co.	1895	CL	US1941621039	Personal Products	55	Yes
General Mills	1898	GIS	US3703341046	Food Processing	15	
General Electric	1899	GE	US3696041033	Industrial Goods	1	
PPG Industries	1899	PPG	US6935061076	Conglomerate	47	Yes

**特別嘉賓: Frank Wu**

Company	Ticker Symbol	YTD % Ch.	% Ch. From 52-Week High	Composite Rating	Yield	Sector
Cintas	(CTAS)	53.8%	-2.2%	97	0.8%	Industrials
S&P Global	(SPGI)	46.3%	-5.4%	98	0.9%	Financials
Air Products and Chemicals	(APD)	39.6%	-3.9%	83	2.1%	Materials
Cincinnati Financial	(CINF)	38.7%	-1.7%	91	2.1%	Financials
Ecolab	(ECL)	35.9%	-4.3%	89	0.9%	Materials
Roper Technologies	(ROP)	30.8%	-9.6%	85	0.5%	Industrials
Sherwin-Williams	(SHW)	30.4%	-2.0%	95	0.9%	Materials
Dover	(DOV)	27.5%	-12.5%	75	2.2%	Industrials
Procter & Gamble	(PG)	25.7%	-5.1%	84	2.6%	Consumer Staples
Target	(TGT)	25.6%	-8.2%	90	3.2%	Consumer Discretionary
Automatic Data Processing	(ADP)	25.4%	-4.4%	95	1.9%	Information Technology
SPDR S&P 500 ETF	SPY	15.2%	-4.7%	N/A	1.7%	N/A

特別嘉賓: Frank Wu

... but they are among the most profitable businesses in America.

**GILEAD SCIENCES**



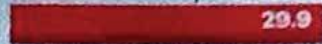
**FACEBOOK**



**McDONALD'S**



**ABBVIE**



**APPLE**



**PFIZER**



**ELI LILLY**



**BRISTOL-MYERS SQUIBB**



**STARBUCKS**



S&P 500 INDEX  
17.9%

**AT&T**



**AMERICAN AIRLINES**



**GENERAL MOTORS**



**AMAZON**



**DRUG COMPANIES**

**OTHER BLUE-CHIP COMPANIES**

特別嘉賓: Frank Wu

From Yahoo.

The S&P 500 dipped into correction territory on Friday, down 10 percent from its record reached only back in September.

The Dow Jones Industrial average was not far behind, down 8.8 percent.

Which stocks do the best when the broader market is falling in a rapid correction?

To find the answer, CNBC used analytics tool Kensho to find all the times when the Dow dropped more than 10 percent in a three-month span over the last three decades to determine which Dow members performed the best during those time periods.

**The best performers were Verizon VZ , Travelers TRV , Exxon Mobil XOM , Visa V and Procter & Gamble PG .** None of them averaged gains, but all outperformed significantly, with Verizon averaging a decline of less than 5 percent. Investors retained even more value when accounting for dividends.

All those companies pay hefty dividends and have steady revenues, making them appealing during worrisome times.

To be sure, many of these names are already outperforming the market right now so it could be a little late to ride this trend. But if there is more to go for this decline, these names could outperform, if history is any guide.

特別嘉賓: **Frank Wu**



# INVESTMENT

## THE TAX CHALLENGE

### Managing When and How You're Taxed

There are three types of vehicles that you can use to set aside money for retirement. Proper allocation among these vehicles can allow you to help enhance your retirement distributions by controlling how and when you are taxed.

**BEFORE:** Typical Allocation – Heavily Invested in “Tax Me Later” and “Tax Me Now” Vehicles

Most people typically don't consider how their assets are taxed.

#### “TAX ME NOW”

- Mutual Funds
- CD/MMAs<sup>1</sup>
- Real Estate

#### NON-QUALIFIED

Invest with after-tax dollars; potential to enjoy capital gains rate on some investments

#### “TAX ME LATER”

- Traditional 401(k)<sup>2</sup>
- Traditional IRA/SEP/SIMPLE
- Annuities<sup>3</sup>
- 403(b)<sup>2</sup>
- 457(b)<sup>2</sup>

#### QUALIFIED

Invest with pre-tax dollars to enjoy tax-deferred growth

#### “DON'T TAX ME AGAIN”

- Municipal Bonds & Bond Funds<sup>4</sup>
- Life Insurance<sup>5</sup>
- Roth IRA/401(k)<sup>4</sup>

#### TAX-EXEMPT

Invest with after-tax dollars to enjoy income-tax-free growth potential

特別嘉賓: Frank Wu

and 2012. "We're looking at... acquisitions...  
recruiting," he says.

### RANKINGS FOR US MUTUAL FUND MANAGERS (LONG TERM ASSETS)

Rank	Institution	MF AUM (\$bn)
1	Vanguard	\$1,040
2	American Funds	848
3	Fidelity	677
4	Blackrock / BGI (pro forma)	445
5	PIMCO / Allianz Global	314
6	Franklin Templeton	259
7	T Rowe Price	192
(8)	Pro Forma Ameriprise / Columbia	139
9	Oppenheimer	112
10	Dodge & Cox	104
--	--	--
31	RiverSource (standalone)	44

特別嘉賓: Frank Wu

# WHY YOU SHOULD START INVESTING EARLY



When you graduate you'll still probably be in your early twenties, so you might think that saving and investing can wait. You have plenty of time and now is the time to enjoy yourself...right?

**Wrong – at least from a financial standpoint.**

Take a look at the chart below with two scenarios.

In the first, David invests \$2,000 yearly from age 19 to 26 and never invests again. A second scenario shows Bruce investing the same \$2,000 yearly, but from age 26 to 65. Assuming a 10% rate of return, notice their ending investment balances.

David



Bruce



AGE	INVESTMENT	BALANCE	INVESTMENT	BALANCE
19	\$2,000	\$2,200	\$0	\$0
20	\$2,000	\$4,620	\$0	\$0
21	\$2,000	\$7,282	\$0	\$0
22	\$2,000	\$10,210	\$0	\$0
23	\$2,000	\$13,431	\$0	\$0
24	\$2,000	\$16,974	\$0	\$0
25	\$2,000	\$20,872	\$0	\$0
26	\$2,000	\$25,159	\$0	\$0
27	\$0	\$27,575	\$2,000	\$2,200
28	\$0	\$30,442	\$2,000	\$4,620

29	\$0	\$33,487	\$2,000	\$7,282
30	\$0	\$36,835	\$2,000	\$10,210
31	\$0	\$40,519	\$2,000	\$13,431
32	\$0	\$44,571	\$2,000	\$16,974
33	\$0	\$49,028	\$2,000	\$20,872
34	\$0	\$53,930	\$2,000	\$25,159
35	\$0	\$59,323	\$2,000	\$29,876
36	\$0	\$65,256	\$2,000	\$35,062
37	\$0	\$71,781	\$2,000	\$40,769
38	\$0	\$78,960	\$2,000	\$47,045
39	\$0	\$86,856	\$2,000	\$53,950
40	\$0	\$95,541	\$2,000	\$61,545
41	\$0	\$105,095	\$2,000	\$69,899
42	\$0	\$115,605	\$2,000	\$79,089
43	\$0	\$127,165	\$2,000	\$89,198
44	\$0	\$139,882	\$2,000	\$100,318
45	\$0	\$153,870	\$2,000	\$112,550
46	\$0	\$169,257	\$2,000	\$126,005
47	\$0	\$186,183	\$2,000	\$140,805
48	\$0	\$204,801	\$2,000	\$157,085
49	\$0	\$225,281	\$2,000	\$174,995
50	\$0	\$247,809	\$2,000	\$194,694
51	\$0	\$272,590	\$2,000	\$216,364
52	\$0	\$299,849	\$2,000	\$240,200
53	\$0	\$329,834	\$2,000	\$266,420
54	\$0	\$362,817	\$2,000	\$295,262
55	\$0	\$399,099	\$2,000	\$326,988
56	\$0	\$439,009	\$2,000	\$361,887
57	\$0	\$482,910	\$2,000	\$400,276
58	\$0	\$531,201	\$2,000	\$442,503
59	\$0	\$584,321	\$2,000	\$488,953
60	\$0	\$642,753	\$2,000	\$540,049
61	\$0	\$707,028	\$2,000	\$596,254
62	\$0	\$777,731	\$2,000	\$658,079
63	\$0	\$855,504	\$2,000	\$726,087
64	\$0	\$941,054	\$2,000	\$800,896
65	\$0	<b>\$1,035,160</b>	\$2,000	<b>\$883,185</b>

特別嘉賓: Frank Wu

# Time, not timing, is what matters



Louie the Loser never times anything right. Every year, for the past 20 years, he's invested \$10,000 in ICA on the worst possible day to invest – the day the stock market peaked! So why is he smiling? Because Louie's investment would have done well regardless of when he invested.

Worst-day investments (market highs)			Best-day investments (market lows)		
Date of market high	Cumulative investment <sup>a</sup>	Value on 12/31	Date of market low	Cumulative investment <sup>a</sup>	Value on 12/31
5/21/01	\$10,000	\$8,689	9/21/01	\$10,000	\$10,750
3/19/02	20,000	15,222	10/9/02	20,000	19,890
12/31/03	30,000	28,654	3/11/03	30,000	38,100
12/28/04	40,000	40,951	10/25/04	40,000	52,203
3/4/05	50,000	53,746	4/20/05	50,000	66,477
12/27/06	60,000	71,835	1/20/06	60,000	87,982
10/9/07	70,000	85,134	3/5/07	70,000	103,582
5/2/08	80,000	62,032	11/20/08	80,000	78,835
12/30/09	90,000	88,354	3/9/09	90,000	115,474
12/29/10	100,000	107,493	7/2/10	100,000	139,768
4/29/11	110,000	114,443	10/3/11	110,000	148,267
10/5/12	120,000	141,902	6/4/12	120,000	182,369
12/31/13	130,000	197,641	1/8/13	130,000	254,126
12/26/14	140,000	230,992	2/3/14	140,000	296,180
5/19/15	150,000	236,814	8/25/15	150,000	302,430
12/20/16	160,000	281,150	2/11/16	160,000	358,936
12/28/17	170,000	346,459	1/19/17	170,000	441,367
10/3/18	180,000	332,226	12/24/18	180,000	422,735
12/27/19	190,000	423,504	1/3/19	190,000	538,917
12/31/20	200,000	494,655	3/23/20	200,000	632,705

Average annual total return (5/21/01-12/31/20): 8.29%

Average annual total return (9/21/01-12/31/20): 10.39%

特別嘉賓: Frank Wu

If we taught kids that \$400/month invested into a S&P 500 index (8% annual return) will grow to \$235,000 after 20 years, \$380,000 after 25 years, and \$596,000 after 30 years

Then we'd have a lot less 20 year olds making \$35k, lining up at Mercedes dealerships to lease a \$65k car

<https://www.facebook.com/groups/nycjob/>

特別嘉賓: Frank Wu



## COLLEGE SAVINGS AND FINANCIAL AID: THE FORMULA FOR HAVING BOTH

There's a common investor myth that saving too much for college means you won't qualify for financial aid. So many investors neglect to save as much as they can afford, putting them in a weaker financial position when it comes time to pay for college. Understanding how financial aid works is key to dispelling the myth and turning college dreams into a reality.

### Most aid comes down to need

There are several types of financial aid (federal, state and institutional), but federal aid is the most widely dispersed and is based solely on financial need. A family seeking federal financial aid must complete the Free Application for Federal Student Aid (FAFSA) form.

The chart below illustrates that when determining expected family contribution (EFC), financial aid offices weigh parental and student income more heavily than assets. And student assets are weighed more heavily than parental assets.

EFC is an annual figure expressed in dollars, and it determines whether a family has financial need.

		Parents	Students
<b>Financial need is determined by:</b> School's cost of attendance – Expected family contribution <hr/> = Financial need	<b>Income</b>	22% to 47% of available income <sup>1</sup>	50% of adjusted gross income over \$7,040 <sup>2</sup>
	<b>Assets</b>	0% to 5.64% of assets <sup>3</sup> <ul style="list-style-type: none"> <li>■ Mutual funds</li> <li>■ Securities</li> <li>■ Bank accounts, CDs</li> <li>■ 529 savings plans when parent or dependent student is account owner</li> </ul>	20% of assets held in student's name <sup>4</sup> <ul style="list-style-type: none"> <li>■ UGMA/UTMA accounts not held in 529 plan</li> <li>■ Minor trusts not held in 529 plan</li> <li>■ Savings bonds (in student's name)</li> </ul>

特別嘉賓: Frank Wu



# 紐約賞櫻花指南

<https://ilyandnewyork.com/nyc-cherryblossoms-mustgolist/>



華盛頓特區



### 自卑與自信

- 什麼原因造成孩子有自卑感？
- 如何讓孩子脫離自卑？
- 如何增強孩子的自信？
- 父母該如何面對？

歡迎各界人士參與！

日期：04/02/2022 星期六

時間：早上10:00 至 中午12:00

ZOOM

Link: <https://zoom.us/j/883440380>

Pass Code: 123987

講者：陳偉力Chris

「和諧家庭協進會」會長以及「五點家常話」嘉賓主持人

「和諧家庭協進會」聯繫電話：(347) 987-4398

網址：<http://www.familyharmonyny.org>

## 網上非暴力溝通課程

如何與不同性格的人建立良好的關係？  
怎樣的表達才能令對方聆聽到我的心意？  
怎樣的溝通方式能建立家庭中的和諧？  
非暴力溝通能給你一個最有效的方法。

[國語授課]



導師：陳偉力 Chris Chan

日期：4月5日- 5月10日 2022(星期二上課)(共五周)

時間：下午 8:30-10:00

地點：在 Zoom 的平台上課

費用：\$100.00

查詢詳情及報名,請電: [和諧家庭協進會 347-987-4398](tel:347-987-4398)



多謝各位參加  
希望給我們多  
一點建議