

## *A Chinese Kaleidoscope; An American Mosaic*

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In the past societies slowly gained and accumulated fortune by selling goods and services. 100 years ago, people invented stock. So the government can sell public debts when lacking in money. If people find out petroleum and mining but insufficient in capitals, they can establish a company and sell its stocks. If petroleum is successfully drilled out and obtained, stockholders would get profit; otherwise they lose their money eventually.

The United States is the 1<sup>st</sup> country in the world that sells stocks. That not only helps lots of corporations and firms to solve problems of shortage of capitals, but also walks the government through financially difficult time. And it's no doubt to get far more interest by means of stock purchase than saving money in the banks. Traditionally stock selling and buying is not that complicated. Whatever earned from stocks need to be taxed and deducted for even with certain amount of loss.

Now people can buy stock on margin, in other words by using funds they borrow from their brokers. For instance, if the price of the stock is \$100,000, a person might in reality only pay \$50,000. The \$50,000 would come from the stock company or his/her broker. The procedure does have its pros and cons.

Several decades ago, investment companies came out funds through which they collect money from customers and manipulate the investment on several kinds of stocks of good performances at the same time. Though that really helps reduce some risks, it also wouldn't bring ample profits into customers' pockets.

Financial advisors at investment companies generally enjoy relatively high incomes including base salaries and bonuses. Many people now would also take out their money 401K plans and invest on all kinds of funds and bonds.

Public debt managed by the federal, state and city governments are more secure not to go bankruptcy and risk free at most times. Public debts and bonds all have their own time frames running from 2 up to 30 years. And not until due dates are up, debts and bonds cannot be cashed out.

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Due to investment of all genres becoming more and more complex, it strictly requires specific license for people as brokers to help deal with all-buy-in-and-sell-out matters of stock, bonds, etc. when doing the business, brokers are entitled to explain possible risks in advanced to customers instead of trying to preach a 100% return on investment. Brokers often have a solid networking and good social skills to reach out more potential customers in the light of commission based jobs.

Also antiques, art works, calligraphy are becoming way pricier today. No matter where those pieces are from, people are looking to have them as collections of art. Lots of precious art works have their prices soared hugely and quickly in the latest years.

Natural resources are comprised of petroleum, minerals, solar energy, etc. Agricultural crops and industrial products are essential to human beings. If s country with a small population but extremely resources, people there could get to own far more to utilize in life.

Though Texas and Alaska in the United States bear rich undeveloped oil resources, they haven't been widely mined in terms of their locations far distant from industrial cities in America. In spite of the fact of possible new energy sources replacing petroleum, a lot of questions are still aroused regarding their emergence soon. In this way, the United States government has been trying to control and somehow evenly distribute the petroleum resources by initiating the Iraq war twice since 20 years ago.

Following by the economic reform, the government of the People's Republic of China has developed many new areas as well as special economic zones where firms and corporations enjoy cheap rents, tax-deductive incomes, and deductive duties on imported goods. That greatly transformed the economy of China and further helped improve the poor living condition of most people there.

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Some of strong and rich countries in the world tend to assist in helping the poorer or undeveloped countries in many ways to boost up their life conditions. However, due to the fluctuating political status in the poorer countries, leaders or governors are likely to be forced to step down while drastic political changes or wars take place. And financial assistance from richer countries would be hard to deliver to people in need since it might be kept by some greedy politicians or governors.

During the wars in modern times, the winning sides are required to help losing countries to back to normal even though many of those used to be losing countries would truly think of revenging back when they're strong again. However the diplomatic relationships among countries all over the world vary all the time. For instance China and America wasn't friendly with each other before but nowadays the situation has been better improved.

Speaking of energy, solar energy is probably the only free one that we'd get today and it has been discovered and widely used in the Third World. People there set up the solar energy equipment on the roof and take in the sunlight for lightening, keep warm, and cooking as well. The solar energy in the United States however isn't that popular because of the still lower prices of petroleum.

So far all those energies for our day-to-day consumption like petroleum, coal and gas have been greatly finished. It's said that after 1 or 2 centuries, those energies would have been completely run out.

With the fast growing up economy, more and more job vacancies on key career areas in finance are very demanding. Those jobs including financial advisors, analysts, investment consultants, etc. are too many. All those financial experts are eloquent and aim to persuade you take out the money from pockets for fortune management and investment with their professional assistance. Although some of them are not really with solid financial backgrounds and even ironically in lots of debts. In my opinion, those hardworking entrepreneurs from Wenzhou with an amazing weekly work hours of over 100 could be the very representatives of success.

Banks in America are hardly to go bankrupt unless they are being merged or have violated some banking laws. As far as what the banks process is concerned, all procedures and information of customers are no secret based on the banking regulations by Board of Governors of the Federal Reserve System.

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Since the beginning of the stock market in the United States, many capitals from people have drawn. Generally speaking, if it is a long-term investment case for stocks, people could possibly make more profit. Large firms or corporations also can collect money via stocks selling.

Although stocks, public debts, and funds are commonly accessible to everyone in the United States, most of stocks of great values are actually owned by many foreign governments, financial groups, and corporations. In China or Hong Kong, people have to line up for lucky draws so as get to purchase the stocks. People could make money from the majority of stocks once they hit the market there.

### **The Cheapest fruits and Vegetables Are Available under Manhattan Bridge**

In the past, if people desired to buy materials and ingredients for preparing a party feast, they might have to run among several places like groceries, food specialty stores and street booths as well.

When supermarkets started to emerge, life became way convenient when it comes to food shopping. People hence could get through everything they need in one spot, the supermarket at reasonable prices.

Before, the center of Chinatown in Manhattan was on Mott Street where many food specialty stores, traditional Chinese groceries, and typical Chinese restaurants were located. People who wanted to taste or purchase real Chinese foods only had to come here for other Chinese restaurants outside Chinatown were so-called chopsui places. 30 years ago, Mott Street between Chatham Square and Canal Street was crowded with lots of restaurants and food specialty stores and none of them seem to exist today because of the emergence of supermarkets as well as the development of those two new Chinatowns in Flushing and Brooklyn.

The New York City holds a huge food exhibition once a year usually at Javits Center. Many food processors, suppliers, and all types of food-related business owners would take part in the event.

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Common people or tourists who would love to participate in those food events have to buy tickets at a price of \$25. The exhibitions offer ethnic foods from all over the world, various candies, beverages, and equipment for food processing and production. In addition to many traditional and iconic dishes of different countries, delicate food trimming and cooking performances are provided then.

There are also all types of food competition in the New York City, such as hot dog eating contest.

In Chinese communities, bakeries, cake shops and cafes are popular everywhere. Phoenix Cake Shop used to be the very hotspot as far as traditional pastries were concerned. Though it still exists today, its business isn't as great as before.

Those newly opened bakeries or cafes widely supply customers with biscuits, cakes, coffees, milk teas and all kinds of desserts. A large number of those stores are fast built up in Chinatowns in Manhattan, Flushing and Brooklyn. Coffees in Chinese bakeries and cafes are at a cheaper price of 70 to 80 cents while other stores might sell them at a higher price around \$1.5 up to \$3. Due to its low price and freshly made quality, coffees at those Chinese bakeries and cafes are welcome and sold out quickly every day.

In recent years, the number of accidents caused by drunk driving has been highly increased. In the way each state government has restricted Driving Under the Influence (DUI) laws in 51 states in the United States to regulate people not to drive when they consume alcohols. As for the prices for alcohols, same bottle bought from liquor stores and enjoyed at home stores might be sold at a much more expensive price at the bars.

Since cigarettes contain nicotine which is harmful to human health, the American government discourages people from smoking. And high cigarettes taxes are posed on cigarettes people purchase everywhere in the United States. The New York City government charges the highest tax on that among all states in U.S.A.

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People who do the food wholesales in Chinatown are profitable even within far smaller spaces compared with America wholesalers' huge ones of 20,000 square feet.

Apart from being an advanced industrial country, America also produces many agricultural crops, like rice, wheat, fruits, and vegetables. And they all come in rich sizes and amounts. Also most of fruits, vegetables, foods that Chinese like or is more familiar with could be available now in Chinese groceries, supermarkets, etc.

The cheapest fruits and vegetables are for sales under Manhattan Bridge where ripen ones are accessible though they all have only a certain short period of freshness. The prices those wholesalers offer are usually half the ones of stores in Manhattan.

The American government has many departments for supervision on food and they are FDA, Food and Drug Administration, Department of Sanitation and Bureau of Food Safety and Community Sanitation. Those 3 departments are in charge of overall different type of food or food related issues. FDA is only responsible for large wholesale markets. It pays a lot of attention of functions and side effects of all drugs before they finally hit the shelves.

Department of Sanitation is the killer to restaurants and food factories. Staff from Department of Sanitation would do spot-checks all the time. And once restaurants are discovered under the score, they will be fined or asked to close up the business depending on the penalty is serious or not.

Various health supplement products and vitamins are welcomed by many Chinese. Ginseng seems the most popular among all. People in the United States are not crazy about those health products. Chinese, on the other hand, are with a frenzy of these. Ginseng is without a doubt the best souvenir to give friends and families when on vacation or for business trip in America.

With the increase of Chinese immigrants, seafood market in Chinatown has a wider range of selection for customers including live fish, shrimps and cabs in addition to regular seafood supply.

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As for Asian foods, Japanese foods usually are produced through a delicate process, and therefore they could be sold at more expensive prices.

There are many food factories of small scales in Chinatown that produce and sell homemade products to restaurants or supermarkets. The categories of foods cover dumplings, buns, and steamed vermicelli rolls.

At supermarkets people can easily get to buy appetizers from the northern parts of China such as spiced beef, vegetarian chicken and duck, etc. Also since immigrants from Fujian, China have been flowing to New York, there are many Fujian restaurants on East Broadway selling lunch boxes with 3 dishes and soup or 4 dishes and soup at a reasonably good price.

Immigrants dwell in New York and they all try to bring in their home dishes mainly in the light of homesickness. That actually adds more variety to American's seemingly too simple cuisine.

In old times the quality of river was clean and it affected that fish, shrimps, etc. grew up healthy. And people wouldn't consider using chemistry on vegetables and fruits as well. However nowadays rivers and water are all contaminated, so people try to bring up fish or shrimps by all means of artificial ways. The prices of primitive fish and shrimps are very pricy today.

By the way, organic foods are in high demands, too since most people believe in they're more natural healthy.

### **Regarding Health Care and Illness Treatment, People of low incomes Go See a Doctor and Stay in Hospitals for Free**

Though there are Chinese doctors in America, the government and most insurance companies don't recognize the Authority and decline to accept their insurances.

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But for elderly people who suffer from back pains or waist problems, they might go for acupuncture or massage to relieve the symptoms. In Manhattan's Chinatown there are many food massage places to offer the services.

The medication or Chinese herbs are also available in the United States. However they are usually treated as food while being imported in and cannot be called as medicines.

The doctors here require a specific license to their medical services and usually enjoy a high social status with good salary incomes and some special privileges inclusive of unlimited parking.

There are different types of doctors and what they do depends on their fields of specialty. In this way there are psychiatrists, optometrists, neurologists, cardiologists, etc. to help diagnose and treat diverse of human diseases or physical and mental problems. Body medical checkups are carried out by physical exam centers and then doctors would read through and diagnose the patients' conditions upon that. Besides all those regular medical services, cosmetics and plastic surgery are also doing a good business. Veterinarians also earn a lot of money from whoever raises pets, especially the rich raisers.

Hospitals in the United States are owned and run privately, but the government still financially gives some subsidies. Doctors in America have a quite positive reputation of saving lives of patients. No matter rich or poor, people will get good medical treatment when they encounter some physical emergencies or other accidents. That wouldn't usually happen in China. Even if patients are not capable of paying the medical fees after recovery, the government would intervene and assist. And about the elderly, they could be able to be sent to the nursing home if they can't take care of themselves.

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Physical medicine and rehabilitation is usually applied to people whoever have physical impairments and disabilities oftentimes resulted from work injuries or car accidents. When surgeries are done, the hospitals will arrange for a series of physical medicine and rehabilitation until patients are totally recovered and back to normal.

At pharmacies, pharmacists are professionals with specialized education and training to ensure optimal outcomes for their patients through proper medication use. There are two types of medication sold at pharmacies, one is prescription drug and the other is non-prescription one. Insurance companies usually help pay for prescription drugs. In general, two kinds of medical subsidies are offered by the government. First is that insurance firms and individuals co-pay the medical fees. The second one refers to people who are with low incomes would be fully subsidized by the government for almost any medical service.

Pharmacies in Chinatown around 30 years ago were only 3 and today there are more than 50 open for serving people. Because of the rapid increase of pharmacies, pharmacists are relatively not enough.

Beyond all regular medical services provided in hospitals, home care nurses are also available for medical treatments for staying-home patients. Those nurses need to graduate from nursing schools and then pass the NCLEX examination, getting through the certification of the registered nurse (RN) or licensed practical nurse (LPN) before starting working. Home care nurses visit patients and give services such as body care, physical treatment, rehabilitation, and other related medical assistances. Nurses also gather the information to report doctors, and in many ways that also helps patients to save some medical fees.

Pharmacies in New York of course come in large and small scales. Those small ones only deal with giving medication. Large ones that run mostly by Americans can also sell medical equipment, health products, home necessities, cosmetics, etc.

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When people enter the age of 65, they could really feel that their health conditions have hugely changed. Take myself for instance, I did play tennis several times a week before 60 years old. However afterwards my knees were discovered injured and I therefore had no choice but switch to play golf since it's a mild and soft-moving exercise.

When my knee problem was getting more and more serious, injection and medication seemed not to work anymore. Finally the doctor came out the conclusion for me that I'll have to have my knee undergo a joint replacement surgery.

Surgeries no doubt need to find an experienced doctor to proceed. Firstly the foot doctors request the thorough health examination report of patients from the family doctors. After a careful evaluation, they will decide if the patients are good for surgeries. Those kinds of surgeries usually take 2 and half hours to prepare and well finish. Patients then are sent to stay in special care rooms for at least 3 days. After a series of physical rehabilitation and checkups, patients are allowed to go home with home health care by nurses and physical therapists' visiting them every day since then.

Typically the routine jobs for dentists are restoration of teeth, extraction or surgical removal of teeth, etc. Other new items, like teeth implants and teeth cosmetics correction are added to their business today.

Medical X-ray technology was only utilized to reflect the condition of hearts, lungs and bones. Nowadays they are even applied to help reflect nerve problems, too.

Although many medical clinics exist in Chinatown, medical X-ray centers are merely three there. Family and medical doctors often recommend their patients to receive accurate physical examination at X ray centers.

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X-ray canters are a great business in Chinatown due to a small number of them. Every day over 100 doctors would probably send their patients there for all types of general or specific health checkups.

There are constantly many people in line for examination, but the waiting period is could be less than 15 minutes. The outcomes of reports would be delivers to doctors. And after the results, doctors diagnose and explain what the syndromes and diseases are. Any proper treatment would be followed accordingly.

Wearing a pair of glasses seems to be common everywhere in the United States. LASIK is referred to laser eye surgery, type of refractive surgery for correcting myopia, hyperopia and astigmatism. Usually patients can't expose to lights when right after surgeries. If recovery goes well, most people could regain their good eyesight, although some people might have same problems reoccur after 5-10 years.

The foot doctors are all on a hectic schedule in Chinatown of Manhattan. Some patients might need to make a reservation maybe 4 months in advance. The main reasons accounting for the fact is not that many foot doctors to meet the needs of so many patients with all kinds of foot problems.

With a sound medical system and welfare programs, the majority fees for medical services and prescription medication are taken care by insurance companies in the United States. Patients only need to pay for a small amount of those fees. In this way, a lot of people would go visit a doctor whenever they're not feeling well even with nothing wrong with health. In reality, only 50% of patients are truly sick when they go to the hospital. It however helps the prevention of some major disease from happening in a sense.

And as for seeing a doctor, everyone is required to make a reservation beforehand except for emergency. In addition, flu shots and vaccines are usually offered at medical clinics or healthcare organizations.