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KIRSTEN E. GILLIBRAND
NEW YORK



UNITED STATES SENATOR

February 25, 2010

Dear Friends,

I am delighted to send greetings to each of you attending the 19th Annual Chinese New Year Banquet of the Chinese American Insurance Association (CAIA). I join my voice with yours in recognizing tonight's honoree, Maurice R. Greenberg.

I am grateful for organizations like the CAIA that are dedicated to addressing the issues affecting the Chinese American community in New York State and across the nation. CAIA's efforts to educate the public and provide vital services to people who are most in need helps them build better lives, and a stronger democracy. It is my hope that your efforts inspire others to take part in actions large and small, public and private, to build stronger communities.

I send my congratulations to Mr. Greenberg and to everyone my best wishes for a wonderful celebration.

Sincerely,

Kirsten E. Gillibrand

Kirsten E. Gillibrand
United States Senator



◇◇ PROGRAM ◇◇

- 5:30 PM **Registration & Cocktails**
- 6:45 PM **Lion Dance**
- 7:00 PM **Greeting and Introduction**
Richard Hsia – Banquet Chair
- Welcome Remarks and Introduction of the Board of Directors**
Benjamin Li – Incoming President
- Presentation of Scholarship Award**
Bette Mui – Immediate Past President
- Acknowledgement of Special Guests**
Lynn Guan – Secretary
- 7:30 PM **Dinner**
- 8:00 PM **Introduction of the Title Sponsor – Michael Jaffe**
Richard Hsia – Banquet Chair
- Introduction of the Honoree – Maurice R. Greenberg**
Richard Hsia – Banquet Chair
- Honoree Acceptance and Remarks**
Maurice R. Greenberg – Chairman / CEO of C.V. Starr & Co.
- 8:30 PM **Presentation of Commemorative Plaques**
Bette Mui – Immediate Past President
Benjamin Li – Incoming President
Edward Louie – Treasurer
Lynn Guan – Secretary
George Tsui – Past President
- 9:00 PM **Closing Remarks**
Richard Hsia – Banquet Chair



STATE OF NEW YORK
EXECUTIVE CHAMBER
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DAVID A. PATERSON
GOVERNOR

February 25, 2010

Dear Friends:

I am delighted to extend warmest greetings to all attending the 19th Annual Chinese New Year Banquet hosted by the Chinese American Insurance Association.

The Empire State is fortunate to have one of the most culturally diverse populations in the nation, which includes a large representation of Chinese-Americans. Over the years, this thriving community has benefited from the insight and efforts of those who work in professions that impact various aspects of daily life, such as the insurance industry.

We recognize the importance of quality insurance services that bring an added sense of security to people's lives and provide a safety net in times of emergency. Since its inception in 1990, the Chinese American Insurance Association has been dedicated to educating members of the community about insurance-related issues through programs and seminars on a range of topics – from safe driving practices, to health care reform, to senior citizen options. Through its efforts, the Association helps Chinese-American consumers become more familiar with vital resources that protect their business and personal assets, and ensure their overall economic well-being.

The Chinese New Year is certainly a wonderful time for your community and New Yorkers everywhere join to hail the arrival of New Year 4708. This occasion heralds the Year of the Tiger, the third sign of the zodiac which symbolizes power and strength in both mind and body, as those born under this sign are competent, charming, courageous, capable of great love, carefree life, deep thinkers, resilient against enemies, and highly respected. These values are cherished by Chinese-American communities and reflected in many people of this great State and Nation.

As you gather to embrace the promise that a New Year brings, I offer hopes for continued peace and prosperity to our Chinese-American friends and to the entire membership of your Association. Warmest regards and best wishes for an enjoyable evening.

Sincerely,

A handwritten signature in black ink that reads "David A. Paterson". The signature is written in a cursive, flowing style.

David A. Paterson



HONOREE

MAURICE R. GREENBERG

Mr. Maurice R. Greenberg is Chairman and CEO of C. V. Starr and Company. He joined C. V. Starr and Company as Vice President in 1960 and was given the additional responsibilities of President of American Home Assurance Company in 1962. He was elected Director of C. V. Starr and Company in 1965, President and CEO in 1968 and Chairman and CEO in 2005.



Mr. Greenberg retired as Chairman and CEO of American International Group, Inc. (AIG) in March 2005, after serving as Chairman and Chief Executive Officer from May 1989 until March 2005. He became President and Chief Executive Officer of AIG in 1967. Under his leadership AIG became the largest insurance company in the world and generated unprecedented value for AIG shareholders. During the nearly 40 years of his leadership, AIG's market value grew from \$300 million to \$180 billion.

Mr. Greenberg served in the U. S. Army in Europe during World War II and in the Korean conflict, rising to the rank of Captain. He is a recipient of the Bronze Star.

Mr. Greenberg received his pre-law certificate from the University of Miami and an LL.B from New York Law School in 1950. He was admitted to the New York Bar in 1953. He has been granted honorary degrees from a number of institutions, including New York Law School, Brown University, Middlebury College and The Rockefeller University.

Mr. Greenberg is former Chairman of the Asia Society. He is the founding Chairman of the U.S.-Philippine Business Committee and Vice Chairman of the U.S.-ASEAN Business Council. Mr. Greenberg is Honorary Vice Chairman and Director of the Council on Foreign Relations, former Chairman and current member of U.S.-Korea Business Council, Vice Chairman of the Board of Directors and member of the Executive Committee of the National Committee on United States-China Relations, a member of the U.S. – China Business Council, and a member of The Business Council. Mr. Greenberg served on the Board of Directors of the New York Stock Exchange, the President's Advisory Committee for Trade Policy and Negotiations and The Business Roundtable. He is the past Chairman, Deputy Chairman and Director of the Federal Reserve Bank of New York.

Mr. Greenberg is Chairman Emeritus of NewYork-Presbyterian Hospital and the NewYork-Presbyterian Hospital Foundation, Inc. He serves as a member of the Board of Overseers of the Weill Medical School of Cornell University, Trustee Emeritus of The Rockefeller University, Life Trustee of New York University, Trustee for the School of Risk Management, Insurance, and Actuarial Science, Trustee of The Manhattan Institute and is Chairman of the Academic Medicine Development Company (AMDeC). Mr. Greenberg is an Honorary Trustee of The Museum of Modern Art. He is on the Board of Directors of the International Rescue Committee and is active in a number of other civic and charitable organizations. He was a Trustee of the American Museum of Natural History. As Chairman of The Starr Foundation, Mr. Greenberg oversees the disbursement of major financial support to academic, medical, cultural, and public policy institutions.

Mr. Greenberg is married and has four children.

February 2009

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THE CITY OF NEW YORK
OFFICE OF THE MAYOR
NEW YORK, NY 10007

February 25, 2010

Dear Friends:

It is a great pleasure to welcome everyone to the Chinese American Insurance Association's 19th Annual Chinese New Year Banquet. Tonight's event is a wonderful opportunity to celebrate the New Year and honor the work of this outstanding organization.

Since its establishment, CAIA has provided tremendous support to Asian Americans in this industry. From coordinating consumer education seminars to promoting understanding and collaboration between the Chinese-American community and our local and state governments, CAIA has expanded opportunities and improved the quality of life for Asian-American and immigrant groups in our City. Especially during these tough times, community-based organizations like this one ensure a brighter future for all New Yorkers, and I am proud to join you in celebrating your accomplishments and the Year of the Tiger.

I extend special congratulations to this year's honoree—Hank Greenberg—for his commitment to this organization and its vital mission. Please accept my best wishes for an enjoyable event and continued success.

Sincerely,

A handwritten signature in black ink that reads "Michael R. Bloomberg".

Michael R. Bloomberg
Mayor



◇◇ PRESIDENT'S MESSAGE ◇◇

Benjamin Li

Welcome to the 19th annual CAIA Gala!

First, on behalf of the Chinese American Insurance Association, the CAIA Board members and I sincerely appreciate all sponsors, attendees and friends for your generous support to CAIA. Your support is especially valued when the economy remains in difficult straits and the industry is facing more challenges than ever before. CAIA would not be what it is today if we did not have your continuing support and generosity.



I'm especially grateful to our Honoree, Mr. Greenberg, in this Year of Tiger. His great support is to CAIA as well as the entire Chinese insurance community.

I applaud Bette Mui, for her great service as CAIA President. Bette made tremendous contributions in advancing CAIA. We are glad that Bette chooses to remain on our Board, so we can continue to benefit from her ideas, her wisdom, her passion, and her energy.

In this year, as what we have in the last 19 years, we will continue to provide services to our community as well as our fellow Chinese and other Asian Americans in the insurance industry. We look forward to getting more and more involved in the community through participation in community events during the year.

CAIA is working with the New York State Insurance Department to raise understanding about insurance and its importance. Last year, we translated the Small Business Insurance Consumer Guide into Chinese. This year, we have translated the Health Insurance Consumer Guide into Chinese, and will work on translating the Life Insurance Consumer Guide. These collaborative efforts will help Chinese Americans better understand what they need to do when buying health and life insurance policies.

We know new blood is very important to our industry. We will continue to offer scholarships to Chinese American students majoring in insurance and finance, to enable them to pursue fruitful careers in the insurance industry.

Our industry has seen tremendous growth in Asia, and CAIA has developed close relationships with both companies and insurance associations in China, Taiwan, Hong Kong and Singapore. Every other year, we actively participate in the World Insurance Congress, sharing ideas with and learning from colleagues around our planet.

Now the Year of the Tiger has arrived. You may know that the Tiger is a symbol of power, strength and prestige. We believe that all of you will be able to overcome the difficulties around us and achieve great success. We wish all of you a wonderful Year of the Tiger!

Sincerely,

Benjamin Li, CLU, ChFC, MBA
CAIA President



STATE OF NEW YORK
INSURANCE DEPARTMENT
25 BEAVER STREET
NEW YORK, NY 10004 - 2319

DAVID A. PATERSON
Governor

JAMES J. WRYNN
Superintendent

Chinese American Insurance Association
Elizabeth Y. Mui, *President*

January 15, 2010

Dear Colleagues:

I am honored to join you today in saluting The Chinese American Insurance Association on your organization's 19th Annual Chinese New Year Banquet. The Association was founded to further the interests of Chinese American insurance professionals and to promote education on insurance coverage to the community. The Association has certainly succeeded in achieving that goal. Today, the Association represents dedicated insurance professionals who deliver important insurance and financial services to Chinese Americans in all walks of life.

The Association has performed a vital role in promoting the growth of the insurance industry which has been of great service to the residents of New York. I commend the Association and its members for your dedicated efforts to meet the interests and needs of insurance professionals. Over these past 19 years your work in assisting those in our industry has helped families and businesses grow and prosper. I look forward to the continued success of your organization as it will enable the Chinese American Community to make an even stronger contribution to the richness of New York City's great cultural and social life.

Thank you for this opportunity to recognize the Association for its valuable efforts. I am confident the Association will continue to make positive contributions to our industry and city for many years to come.

Sincerely,

A handwritten signature in black ink that reads 'James J. Wynn'. The signature is written in a cursive, flowing style.

James J. Wynn
Superintendent



◇◇ PAST HONOREES ◇◇

- 2009 **Mario P. Vitale**
CEO of Global Corporate, Zurich
- 2008 **Eric R. Dinallo**
Superintendent of Insurance, New York
- 2007 **Jay S. Fishman**
*Chairman and Chief Executive Officer
The St. Paul Travelers Companies, Inc.*
- 2006 **Vincent G. Vitiello**
*Chairman, CEO & President
Allianz Life Insurance Company of New York*
- 2005 **Eric B. Campbell**
*CLU, ChFC, CLF, EVP and Chief Distribution Officer
New York Life International, LLC*
- 2004 **Ray J. Groves**
Chairman & Chief Executive Officer, Marsh, Inc.
- 2003 **Michael D. Jaffe**
*Executive VP & General Counsel,
Country - Wide Insurance Company*
- 2002 **Prescott S. Bush, Jr.**
Chairman, US/China Chamber of Commerce
- 2001 **Salvatore D. Zaffino**
Chairman & CEO, Guy Carpenter & Company, Inc.
- 2000 **Michael D. O'Halleran**
President & Chief Operating Officer, Aon Corporation
- 1999 **Heidi Hutter**
Chief Executive Officer, Swiss Re
- 1998 **Dennis A. Busti**
President & CEO, Reliance National
- 1997 **Sylvester Green**
Senior Vice President & Managing Director, Chubb & Son Inc.
- 1996 **James Duffy**
President, St. Paul Re
- 1995 **Ted Athanassiades**
President, MetLife
- 1994 **Edward Hanley**
President - International Division, Cigna
- 1993 **Salvatore Curiale**
New York State Superintendent of Insurance



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GRACE MENG
Assemblywoman 22nd District
Queens County

February 25, 2010

The Chinese American Insurance Association
Elizabeth Y. Mui
President
115 Bowery, 3rd Floor
New York, NY 10002



Dear President Mui and the Chinese American Insurance Association:

It is my great pleasure to send a sincere "Congratulations!" to the Chinese American Insurance Association (C.A.I.A.) and all your members for all its 19 years of service to the Chinese American community and all New Yorkers at large. Chinese American Insurance Association seeks to educate members of the community about insurance issues that affect lives and how insurance products can be utilized to protect businesses and personal assets, as well as securing their financial well being.

As the only Asian-American in the New York State Legislature, I am very encouraged by your work. You have accomplished a great service for the growing Asian American community here in New York City and I hope you continue to play an integral part in helping to better the Asian American communities here in New York City.

Your distinguished record of service to the community has truly been instrumental in providing advocacy for the building trading sector and its skilled worked force. The Chinese American Insurance Association has gone above and beyond not just serving the Asian American communities of New York City, but all New Yorkers that are involved in the insurance aspects.

I am truly proud of C.A.I.A.'s work and the way in which you all take time out of your busy schedules and give back to the community. Everyone that is part of the C.A.I.A. team should be extremely proud of their efforts. Best wishes for an enjoyable event. I wish you the best of luck in all your future endeavors.

Sincerely,

Grace Meng
Member of Assembly



Chinese American Insurance Association

Congratulates

David Louie



*for being Awarded
Industry Professional of the Year*

by

The Professional Insurance Agents of
New York States Inc. (PIANY).



◇◇ 2010 EVENT CALENDAR ◇◇

February 25th

April

June

October

November

December

Annual Banquet

**Banquet Review &
Recommendation**

Networking Party

Networking Party

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CONGRATULATIONS TO THE CHINESE AMERICAN INSURANCE ASSOCIATION ON ITS 19TH ANNUAL BANQUET



◆ Perspectives on Microfinance ◆

By James Nash, CEO Asia Pacific, Guy Carpenter
Andrew Marcell, CEO Americas Broking Operations, Guy Carpenter

Insurance industry professionals understand the role of banks, payment servicers, and (of course) insurers in the modern economy. In fact, we often take them for granted. Credit cards, mortgages, and electronic fund transfers are commonplace, requiring little thought beyond the basic elements of a transaction. Swipe your card, sign your name, and you're done. Yet, there remain parts of the world where common financial tools and infrastructure don't exist at all. In many developing nations - and even in parts of the developed world — large swathes of the population have little or no access to the foundations of consumer finance embedded in the cultures of developed economies. This is a problem that the microfinance movement seeks to solve.

Microfinance focuses on small, basic transactions in markets that do not have access to traditional financial services. While major institutions prefer to work with large amounts of capital, microfinanciers have moved in the other direction, making loans, issuing insurance policies, and facilitating currency transfers in parts of the world where transactions are not measured in billions or millions of dollars, but rather in hundreds of dollars.

At present, the microfinance industry is dominated by microbanking. This sector of the industry provides products and services such as microloans, often provided to poor entrepreneurs with no collateral to help them start businesses, or microsavings, which involves the creation of an infrastructure where cash can be stored securely and interest can be accrued. Recently, another category of microfinancial services has begun to take root — *microinsurance*.

Microinsurance works in a manner similar to traditional commercial insurance — except products are designed for and distributed to low-income populations, predominantly in emerging economies that have had historically low insurance penetration. Because this corner of the market is relatively new, many insurers find it difficult to write "micro" policies with little access to loss history, exposure data, and other essential underwriting information. And with little reinsurance available, the situation becomes even more challenging. It is preventing the fundamental development of an insurance infrastructure.

The microinsurance movement represents an effort to jumpstart an insurance industry by making coverage available where it would not exist otherwise. This effort involves extending coverage to insureds in developing nations that would typically be available for similar perils in major market economies. Through the establishment of an infrastructure and loss history, the goal is to make it easier for carriers to conduct business in new markets. More than goodwill, microinsurance is building the foundation for larger markets in the future, which will ultimately become new revenue streams.

While it is tempting to view microinsurance as a novelty, forward-looking participants see it as early market entry in its purest form: the development of a revenue stream that does not currently exist. Success now could redefine the insurance industry's competitive landscape in years to come.



◆ Perspectives on Microfinance ◆

By most accounts, the modern microfinance movement began in Bangladesh more than 25 years ago, with the opening of Grameen Bank in 1983. This institution, with its revolutionary “social business” practices, remains 95 percent owned by its poor clients and has had lasting effects on the microfinance industry, and on economic development efforts in general. Grameen Bank was profitable for 22 of its first 25 years and has helped 65 percent of its clients’ families exit poverty. On a broader scale, this effort has demonstrated that a microfinance institution (MFI) can be successful in fulfilling both aspects of its twofold mission: turning a profit and achieving social good by combating poverty.

Groundbreaking efforts by pioneers in the microfinance industry have begun to yield substantial returns. Today, more than 150 million people worldwide have access to microcredit, the industry’s flagship product. From the perspective of MFIs, this growing market has been successful. Loans are being repaid, and many lenders, such as Grameen Bank, are generating profits. The foundation for microfinance has been established, but there is plenty of room for growth. If we assume the total market for microfinance product purchasers consists of about 1.5 billion people, market penetration is only around 10 percent.

The potential to generate profits from this untapped space is enormous. Financial services for customers at the bottom of the socioeconomic pyramid (BOP) will create a platform for future wealth generation, which in turn will create the need for more robust financial services. Put simply, today’s low-income client is tomorrow’s middle-income client. Companies entering the market now have a unique opportunity to build brand loyalty and familiarity with BOP customers as they move up the socioeconomic ladder. This will likely yield substantial long-term opportunities — especially for early movers — which will result in market preeminence as targeted economies develop.

Gaining access to target markets for microfinance, of course, is not easy. Significant barriers exist, particularly the absence of an enabling infrastructure. Without the necessary technology and institutional knowledge, it would be quite difficult for most commercial enterprises to generate an immediate return on microfinance investments.

This problem is particularly vexing for insurers and reinsurers looking to get involved in microinsurance. In general, for commercial enterprises to succeed in the micro(re)insurance space, some fundamental views regarding risk management and underwriting need to change.



◆◆ Perspectives on Microfinance ◆◆

Guy Carpenter entered the microfinance sector in 2008, after being awarded a grant by the Microinsurance Innovation Facility to develop a reinsurance facility for microinsurance and microfinance company operations. We believe this burgeoning market provides our industry with the means to grow, and we are committed to its success.

As a leader in the micro(re)insurance sector, Guy Carpenter continues to communicate the need and the opportunity within this arena with its sponsorship of MicroRisk, a new quarterly publication devoted to the market for insurance products aimed at protecting low-income people. In the first issue of MicroRisk, MMC President and CEO Brian Duperreault discusses the viability of and challenges associated with microinsurance in "Big Hitters Eye Micro Opportunities."

There is tremendous opportunity for those with a long-term view of new markets development. Guy Carpenter invites other leaders to look more closely at the micro(re)insurance sector, and determine how to help develop the future of our industry.

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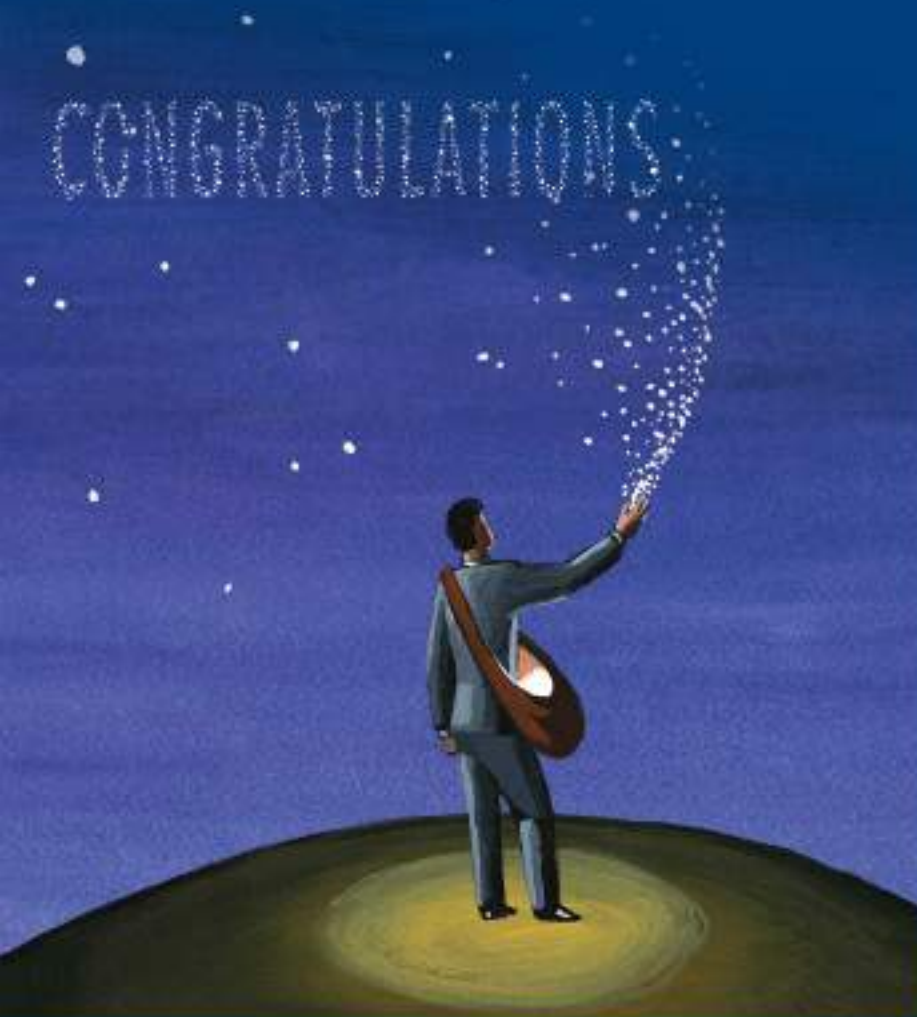
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◇◇ STARS & STRIPES FOREVER ◇◇

By **Richard C. Hsia**
WRM America

Tyger, Tyger burning bright. In the darkness of the night. Tigers tend to be nocturnal. Tigers glow in the dark, and thrive in the wee hours. Marilyn Monroe was a Tiger. She had no choice. That lady was a Tiger. A sparkling superstar, her candle burned out long before her legend ever will. Tigers are incandescent, sexy, sensitive, emotional, and capable of great love and passion. Among legendary Tigers: Marco Polo, Ludwig van Beethoven, Karl Marx, Oscar Wilde, Dylan Thomas. Are you a Tiger?



It's a jungle out there. Thus there is cause for those Tiger claws. If born in 1902, 1914, 1926, 1938, 1950, 1962, 1974, 1986, 1998 or, of course, 2010, chances are you're blessed to be a Tiger. When having your fortune foretold, did the palms of your Tiger paws give you pause? Did you ever wonder why you like red meat and think frosted flakes are so ggggggreat!!!!!!?. Or why you adore fast cars that burn fossil fuel like there's no tomorrow? No wonder. It's that Tiger in your tank.

In the Orient, Tigers are thought to possess magical, even mystical, qualities. The mysticism of the Tiger is captured in Chinese art, where Tigers are depicted in ancient tapestries and paintings over many dynasties. Yet the Chinese long ago had never seen a real Tiger, because, while Dragons with Flaming Pearls were indigenous and ubiquitous, there were no Tigers in China.

Tales and tails of tigers would be imported into China, deep into the mind's eye, from faraway Africa and exotic India. There are many Tiger tales. Not having any Tigers around to pose for them, Chinese artists had to use their imagination and visualize Tigers. That is why Tigers often appear distorted in Chinese art, giving rise to mystical beliefs about the Tiger.

Tigers are dynamic. With their colorful stripes, Tigers are always in motion, even when at rest. Ever agile, Tigers are prepared to pounce upon opportunity with great fearlessness and ferocity --- even though they're really pussycats living large nine lives, almost as if eternally. So, when a Tiger growls, is it true bravery, or could it just be bravado --- the cat's meow? Anyway, *never* grab a Tiger by its tail.

Through the open eyes of the Tiger can be seen visions of the future. And, because Tigers are glowing orange, or golden, Tigers symbolize wealth, success and thus good fortune.

The New Year of the Tiger 4708 begins auspiciously on February 14, 2010, coincident with Valentine's Day this year. No one can long suppress or resist the lovable, passionate and, indeed, awesome Tiger's romantic roar.

From a risk perspective, Tigers tend to take risks where others fear to tread. Sometimes, only a Tiger would. Let us prey.



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◇◇ SCHOLARSHIP PROGRAM ◇◇

The CAIA Scholarship program began a number of years ago under the direction of Stephen Boon, President of CAIA at the time. An officer of the charter, Mr. Ying was employed with China America Insurance Company (AIG) as a marine underwriter. An active member within the association, his untimely passing more than ten years ago left an indelible impression on the board. To keep his memory alive, a scholarship program for Asian American students was created.

Once again, the Board of Directors pledges its commitment of scholarship by bestowing \$5,000 to a worthy student who demonstrates need and dedication to their studies. This year, we have selected two candidates and each will receive \$2,500 to defray the costs of a college education. We proudly recognize Kathleen Vuong and Robert Chin as the recipients of the CAIA scholarship.

Both recipients are currently attending St. John's University and pursuing a major in Actuarial Science.

Kathleen is a recipient of the New York Insurance Scholarship Foundation, Inc. Scholarship, Faculty Award for Outstanding Service to the School and Certificate of Attendance for Perfect Attendance. She belongs to the Gamma Iota Sigma, Phi Eta Sigma National Honor Society and also on the St. John's University's Dean's List. She volunteers for St. John's Bread & Life Mobile Soup Kitchen and American Red Cross Youth Services.

Robert is a recipient of the Scholastic Excellent Scholarship. He belongs to the Gamma Iota Sigma and is also the President of the Actuarial Club. He is on the St. John's University's Dean's List as well as the Honor Program.

We congratulate both Kathleen Vuong and Robert Chin on their achievements and wish them both success in the future.



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◇◇ WHAT IS YOUR SIGN? ◇◇

Background Information:

The Chinese lunar calendar is the longest chronological record in the history, dating from 2637 B.C. when the first cycle of the zodiac was introduced. One complete cycle takes 60 years and is made up of five simple cycles of 12 years each. The 78th cycle started on February 1984, and will end on February 2044. Twelve animals were assigned to each of the 12 years when, according to legend, the Lord Buddha summoned all the animals to come to him before he departed from Earth. Only twelve animals came to bid him farewell. As a reward, he named a year after each one in the order that it arrived. First came to Rat, then the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Sheep, Monkey, Rooster, Dog and Pig. Thus, we have the twelve animal signs of Today. The animal ruling the year in which you were born exercises a profound influence on your life. "This is the animal that hides in your heart".



The Year of The Tiger

1914, 1926, 1938, 1950, 1962, 1974, 1986, 1998, 2010

Tigers are sensitive, given to deep thinking and capable of great sympathy. They are daring fighters, capable of standing up to the bitter end for what they think is right. However, they can be extremely short-tempered. Other people have great respect for them, but sometimes Tigers come into conflict with older people or those in authority. They are suspicious of others, but they are courageous and powerful. Although they love adventures, and are addicted to excitement, it is better not to challenge a Tiger's confidence. They like being obeyed and not the other way around. Tigers are most compatible with Horses, Dragons, and Dogs.

Some Tigers: Dwight D. Eisenhower, Marilyn Monroe, Marco Polo, Beatrix Potter



◇◇ WHAT IS YOUR SIGN? ◇◇

The Year of The Rat 1924, 1936, 1948, 1960, 1972, 1984, 1996, 2008

People born in the Year of the Rat are clever, curious, imaginative, charming and truly generous to the person they love. They work hard to achieve their goals, aspire for wealth, and are likely to be perfectionists. They are however, prudent with their money. Those born in this year have a tendency to be quick-tempered and overly critical. They have high ambitions and are generally very successful. Rats are risk takers, but they always calculate the risks precisely before leaping into action. They are most compatible with people born in the years of the Dragon, Monkey, and Ox.

Some Rats: Charlotte Bronte, William Shakespeare, George Washington, Catherine I

The Year of The Ox 1913, 1925, 1937, 1949, 1961, 1973, 1985, 1997, 2009

People born in the Year of the Ox are patient, speak little, and inspire confidence in others. They tend, however, to be eccentric, and opinionated, and anger easily with their fierce tempers. Despite their lacks of oral communication, when they do speak their words are quite eloquent. Oxen are mentally and physically alert. Generally easy-going, they can be remarkably stubborn, and hate to fail or be opposed. They are also hard-working and persistent. They can stick to a task longer and harder than anybody else. Oxen are observant; they have remarkable memories and are good at reporting on absolutely everything that their eyes perceive. They are most compatible with Snake, Rooster, and Rat people.

Some Oxen: Walt Disney, Clark Gable, Richard Nixon, Rosa Parks, Vincent Van Gogh

The Year of The Rabbit 1915, 1927, 1939, 1951, 1963, 1975, 1987, 1999

People born in the Year of the Rabbit are kind, warm, sweet, affectionate, friendly, articulate, talented, and ambitious. They are virtuous, reserved, and have excellent taste. Rabbits are admired, trusted, and are often financially lucky. They are fond of gossip, but are tactful and generally kind. Rabbits seldom lose their temper. They are clever at business and being conscientious. They never back out of a contract that they decide to sign. Call them cautious or call them timid, Rabbits will undertake nothing before they have weighted the pros and cons from every angle. That is probably why they are doing well in their work. And yet, unless they abandon their conservative nature, and become more aggressive, they will probably live a normal and average life. They are most compatible with those born in the years of the Sheep, Pig, and Dog.

Some Rabbits: Confucius, Rudolph Nureyev, Queen Victoria, Orson Welles, Jan Yolen



◇◇ WHAT IS YOUR SIGN? ◇◇

The Year of The Dragon 1916, 1928, 1940, 1952, 1964, 1976, 1988, 2000

People born in the Year of the Dragon are healthy, brave, honest, sensitive energetic, enthusiastic, optimistic, ambitious, aggressive, and determined in action. Dragons are idealists and perfectionists. They really enjoy starting new things and being in full control of them. They are also short-tempered, and stubborn, but inspire confidence and trust. Although the Dragons tempers are hot, they can be witty, funny and generous to their friends, so most people look up to them. When Dragons enter a gathering, this popular character ignites the room. They are compatible with Rats, Snakes, Monkeys, and Roosters.

Some Dragons: Susan B. Anthony, Joan of Arc, John Lennon, Florence Nightingale

The Year of The Snake 1917, 1929, 1941, 1953, 1965, 1977, 1989, 2001

People born in the Year of the Snake are romantic, charming, and deep thinking. They say little and possess great wisdom. They never have to worry about money; they are financially fortunate. Snakes are often quite vain, selfish, and a bit stingy. Yet, they have tremendous sympathy for others and try to help those less fortunate. Snakes tend to overwork, since they have doubts about other people's judgment and prefer to rely on themselves. They are determined in whatever they do and hate to fail. Although calm on the surface, they are intense and passionate. Snakes are usually good-looking and sometimes have marital problems because they are fickle. They are most compatible with the Ox and Rooster.

Some Snakes: Liz Claiborne, Elizabeth I, Carole King, Martin Luther King, Abraham Lincoln

The Year of The Horse 1918, 1930, 1942, 1954, 1966, 1978, 1990, 2002

People born in the Year of the Horse are popular, hardworking, aggressive, ambitious and intelligent. They are cheerful, skillful with money, and perceptive, although they sometimes talk too much. They are wise, talented, good with their hands, and sometimes have a weakness for members of the opposite sex. They are impatient and hot-blooded about everything except their daily work. They like entertainment and large crowds. They are very independent and rarely listen to advice. No matter how integrated they seem to be, the Horses' inner self remains powerfully rebellious. Although they have boundless energy and ambition, they Horses have a hard time belonging. In general, the Horses are gifted, but in truth they are really more cunning than intelligent, and they know that. That is probably why most of them lack confident. They are most compatible with Tigers, Dogs, and Sheep.

Some Horses: Louisa May Alcott, Chopin, Ella Fitzgerald, Aretija Franklin, Teddy Roosevelt

The Year of The Goat (Sheep, Ram) 1919, 1931, 1943, 1955, 1967, 1979, 1991, 2003

People born in the Year of Goat are elegant and highly accomplished in the arts. At first glance, they appear to be better off than those born in the Zodiac's other years. But the Goats are quite shy, pessimistic, hesitant, and over-anxious. They are always passionate about what they do and what they believe in. They have remarkable strength and have patience in searching out facts and analyzing details when there is a good reason. If a reason is missing, they can be very lazy and almost daydreamers. Their good manners and charms always bring many admirers and friends. The Goats never have to worry about having the best in their life for their abilities make money for them, and they are able to enjoy the creature comforts that they like. They are wise, gentle, and compassionate. They are compatible with Rabbits, Pigs, and Horses.

Some Goats: Rachel Carson, Michelangelo, Rudolph Valentino, Barbara Walters



◇◇ WHAT IS YOUR SIGN? ◇◇

The Year of The Monkey 1920, 1932, 1944, 1956, 1968, 1980, 1992, 2004

People born in the Year of the Monkey are the erratic geniuses of the cycle. They are clever, skillful, and flexible. Monkeys are strong-minded thinkers, planners, calculating and manipulative. They love to play with things and ideas, trying new things out and changing them until they work. They are remarkably inventive and original and can solve the most difficult problems with ease. There are few fields in which Monkey people wouldn't be successful, but they have a disconcerting habit of being too agreeable. They want to do things now, and if they cannot get started immediately, they become discouraged and sometimes leave their projects. Although good at making decisions, they tend to look down on others. Having common sense, Monkey people have a deep desire for knowledge and have excellent memories. Monkey people are strong willed, but their anger cools quickly. They are most compatible with the Dragon and Rat.

Some Monkeys: Julius Caesar, Bette Davis, Diana Ross, Elizabeth Taylor, Eleanor Roosevelt

The Year of the Rooster 1921, 1933, 1945, 1957, 1969, 1981, 1993, 2005

People born in the Year of the Rooster are deep thinkers, capable, and talented. They like to be busy and are devoted beyond their capabilities and are deeply disappointed if they fail. They are alert, sober, conservative, powerful, decisive, and intelligent. They are brave and confident in work and life and willing to move toward new horizons. The Roosters are hard working, astute, and definite in decision making, often speaking their mind loud and sound. The Roosters' emotions like their fortunes, swing very high to very low. They can be selfish and too outspoken, but are always interesting and can be extremely brave. The main virtue in the Roosters' character is loyalty; thus, they make devoted friends. They always keep their promises and are always true to their word. They are most compatible with Ox, Snake, and Dragon.

Some Roosters: Virginia Apgar, Catherine the Great, Groucho Marx, Peter Ustinov

The Year of The Dog 1922, 1934, 1946, 1958, 1970, 1982, 1994, 2006

People born in the Year of the Dog possess the best traits of human nature. They have a deep sense of loyalty, are honest, and inspire other people's confidence because they know how to keep secrets. But the Dogs are somewhat selfish, terribly stubborn, and eccentric. They care little for wealth, yet somehow always seem to have money. They can be cold emotionally and sometimes distant at parties. They can find fault with many things and are noted for their sharp tongues. The Dogs make good leaders and they are faithful to those they love. They are compatible with those born in the Years of the Horse, Tiger, and Rabbit.

Some Dogs: Cher, Bill Clinton, Shirley McLaine, George Gershwin, Herver Hoover

The Year of The Boar (Pig) 1923, 1935, 1947, 1959, 1971, 1983, 1995, 2007

People born in the Year of the Pig are chivalrous and gallant. Whatever they do, they do with all their strength. They are born to give, to yield and to serve; they constantly sacrifice their own happiness and comfort for the sake of somebody else. They have tremendous fortitude and great honesty. They don't make many friends but for the ones that they do, they make for life. Anyone having a Boar Year friend is fortunate because they are extremely loyal. They don't talk much but have a great thirst for knowledge. They study a great deal and are generally well informed. The Boars are quick temper, yet they hate arguments and quarreling. They are kind to their loved ones. No matter how bad problems seem to be, the Boars try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Sheep.

Some Boars: Ernest Hemingway, Lucille Ball, Mahalia Jackson, Elizabeth Cady Stanton

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