



Cathay Newsletter October 2007

www.cathayradio.org

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Treasurer: Vince Chinn, W6EE

Mission: The Cathay Amateur Radio Club is basically an active social club of Ham Radio Operators, friends and their spouses

Monday Night Net Time: 9PM PST Frequency: 146.67MHz -600KHz PL85.4 and 442.70 +5MHz PL 173.8 The repeaters are linked. The Monday night net is the best way to find out the latest club news. All check-ins are welcome. Tell your friends. We always welcome guests. Who knows, they could become future members.

Message from the President: *Edison Fong, WB6IQN*

Welcome to the October issue of the Cathay Amateur Radio Club newsletter. It's already October so the last flea market is coming up on the 13th of October at DeAnza College in lovely Cupertino. Don't miss it because there won't be another one for 5 months. Or better yet, clean out your shack and bring everything out with you and make room for different stuff for the winter. I'll be there bright and early looking for all those great deals.

The summer picnic went well with 40 attendees. We had it at Fairbrae Tennis and Swim club in Sunnyvale. As you can see from the pictures, people had a great time. The kids had fun in the swimming pool. The weather was just perfect. The thermometer read 74 degrees, so you can't beat that. Our grand prize was not a radio this time but a 37 inch HDTV with a built in ATSC tuner. Tony Halog KR6EG won the television. Thanks to everyone that attended. A special thanks for people that brought all the great food and deserts. My kids loved it. The person that traveled the furthest distance to the picnic came from Vancouver BC. That was Mullin See. He

also attended the DeAnza swapmeet and walked away with a handful of goodies. October is also the month for Pacificon in San Ramon. Don't forget it. See below for more details. I'll be there all day Friday and Saturday.

Elections are coming up. We need people to step forward and take this club to the next step. There are a lot of new hams out there. Although statistics show that they are mostly technicians and interested more in emergency communications, we are just the right club for them. We're not too technical and we love to party.

The Chinese New Year Banquet is coming up, any suggestions on a grand prize? HDTV, laptop computer? Email me for suggestions. Joe W6DOB is again in charge of the banquet this year which will be held at the Silver Dragon in Oakland. Joe did a wonderful job last year with over 100 attending.

Recycling and earlier article..... *By Bill Chin KC6POF*

The article below was in our September newsletter - but it's been updated with some new dates and recycling locations.

Recycling Your Old Electronic Wastes (E-waste) -

Wondering what to do with your old computers, monitors, telephones, VCRs, printers, etc? Here are some upcoming one-time and recurring local and free ewaste recycling events below. Be sure to check the listed websites for specific address, drop off times, any restrictions, and updates. Save these websites for future events in other areas.

Source: <http://www.unwaste.com/event-calendar.php>

Oct 13-14, Concord - Ygnacio Valley High School

Oct 20-21, Fremont - Washington High School

6 days a week (Mon-Sat), Oakland - Universal Waste Management Warehouse

Source: <http://www.noewaste.com/events.htm>

Oct 20, Oakland - Sobrante Park Elementary School

5 days a week (Tues-Sat), San Leandro - Electronic Waste Management

Source: <http://www.recycleforbreastcancer.org/dropoffanytime.htm>

7 days a week, San Ramon

Source: <http://www.rapidrecycle.net/>

6 days a week (Mon-Sat), Pacheco

Source: <http://www.sfgoodwill.org/ElecRecycle2.aspx>

Many Goodwill Stores and Donation Centers offer recycling of working and non-working electronics.

Pictures from the September Picnic



Winners Tony KR6EG and Connie KF6WEA Halog of the HDTV.



Leonard, Megan, Sydney, and Wondy.



Violet Fong calling out the tickets with Katherine Hutchins.



Here's the chow line. Mullin See in the middle came all the way from Canada BC.



L to R George W6BUR, Phil KG6ECC, Tad KD6EFH, Bill KC6POF and Ed WB6IQN



Dirk KE6ZUY, Leang K6LJF, and new member Inho KD6RLT

Finance 101 *Ed Fong WB6IQN*

I know this is Ham Radio, but life is not all ham radio. If it were not for money, we would not have Ham Radio and other great hobbies to enjoy. So here is Finance 101. INVESTMENTS !!!

The purpose of investments is to have your money work for you and not you work for your money. That's pretty important considering all of us will eventually retire and we will no longer be working for our money. So here is an interesting scenario I came up with a few months ago.

Investment advisors are always calling me up and telling me how well their portfolios are doing. They will claim returns of 8%, 9%, even 10%. More conservative investments, such as bonds, will claim returns of 6-8%. Well, watch out. These people are probably telling the truth, but my experience has been every time I agreed to these claims and invest money with these advisors, I seem to just get returns of 6% and sometimes less. So what happened? Was it that every time I invested in a fund, it slows down? Was I the jinx? I would think not. So something was incorrect. The numbers the investment bankers was ALWAYS a few percent higher than what my actual returns were.

So where was the discrepancy? I finally read the details. The high yields are often stated as AVERAGE ANNUAL RETURN over 10 years or over some period which is always chosen to make the fund look good. Why would they choose a period that made the fund look bad?. Bingo, that was the key. When the bank gives you quote, it is a guaranteed interest over a chosen time period starting TODAY and that number is guaranteed by the US Treasury for the time period of the CD. Notice that mutual fund prospectus's always say, "past performance is no indication of future performance."

Let's take for example a good realistic number like 5% passbook return. That may not seem like much when you hear quotes like 7%, 8% and even 10% from mutual funds. At 5%, at the end of the first year of a \$100 investment you have \$105, at the end of the second year you will have \$110.25 etc. Here is a chart below at the end of each year:

Year	Amount at the end of the year of a \$100 investment at 5% return.
1	\$105.00
2	\$110.25
3	\$115.76
4	\$121.55
5	\$127.63
6	\$135.01
7	\$141.76
8	\$148.85
9	\$156.29
10	\$164.11
11	\$172.31
12	\$180.93
13	\$189.97
14	\$199.47

So you basically double your money in 14 years. This is also known as the “rule of 72”. Take 72 and divide by the annual interest rate and you get the number of years it takes to double your original investment. Thus one makes \$100 in 14 year from the original investment of \$100 at a guaranteed interest of 5%. The average annual rate of return over the 14 years is \$100/14 or 7.14% average annual return for the last 14 years. So if some mutual fund quotes an average annual of return of 7.14% over the last 14 years, that is the equivalent of a 5% “annual return”. So that explains why some mutual funds sound so good but yet when you jump into them, you experience several percent less return.

If it sounds too good to be true, be warn.

Pacificon - San Ramon California October 19-21 2007

Pacificon is coming October 19-21 in San Ramon. This is just a lovely area with great weather in the Fall and great restaurants. The Marriott is a first class hotel with a great workout room and swimming pool. At \$75 a night with all the amenities, it WAS a bargain. The last I heard, the rooms are all booked for the conference. However the conference is still open.

Don't miss the opportunity to see all the latest in ham radio and related electronic equipment on display and for sale, with special convention prices. The Exhibit Hall will be open from 9:00 am to 5:00 pm Saturday and 9:00 am to 1:00 pm Sunday. Go to www.pacificon.org for more information. A bunch of the Cathay Group always shows up and we have a great time. The swap meet is also a great experience. The sessions are great. The registration price is an absolute bargain, \$15.00 (\$10 if you order on line). I will be giving a talk on Friday during the Antenna Forum on SWR. You meet friends, learn ham radio, and get great bargains on the latest and greatest hi tech toys.

The Exhibit Hall will be totally filled as **all 2007 vendor booths have been sold out!** Again this year there will be a great variety of Exhibitors with lots of exciting ham equipment. See the 2007 list of exhibitors and radio club tables on the [Exhibitor Websites](#) page. Exhibitors will be set-up in the Exhibit Hall in the Hotel's Grand Ballroom. [See the Exhibitor Hall Layout](#) below.

Maps to the San Ramon Marriott

2600 Bishop Drive, San Ramon, CA



Driving Instructions:

Take Highway 680 to Bollinger Canyon Road exit in San Ramon.

Go east on Bolinger Canyon Road.

Make first Left on Sunset.

Make second left on Bishop Drive. Hotel is on left

GPS coordinates of Marriott Hotel: N 37° 45.75' W 121° 57.85'

Hotel Reservations:

As of September 26, 2007, the San Ramon Marriott Hotel is completely sold out during the Pacificon period. If you need hotel accommodations, you can call the San Ramon Marriott at 1-800-228-9290 for information about other hotels in the area.

Radio Talk-In Frequency:

Talk-in (all weekend) will be on W6CX - 147.06 + PL100Hz

Friday - October 19, 2007

7 am to 5 pm [Registration Desk Open](#)

8 am to 5 pm [Antenna Seminar](#)

1 pm to 4 pm [Legal Seminar](#)

6:30 pm [QRP & HFpack Dinner & QRP Meeting](#)

7:30 pm to 9 pm Meeting of the [Mt. Diablo Amateur Radio Club](#) (MDARC)

Saturday - October 20, 2007

6 am to 5 pm [Registration Desk Open](#)

6:45 am to 8 am [Breakfast & Keynote](#)

8 am to 5 pm [Ham Technician One Day License Class](#)

8:15 am to 5 pm [Forums \(see Forum Page\)](#)

9 am to 5pm [Exhibit Hall Open](#)

9 am to 12 pm [Ham License Testing](#)

9:30 am to 5:00 pm [Amateur Television \(ATV\) Balloon Launch & Demonstrations](#)

7pm **[BANQUET DINNER](#)**

7:30 pm to 10:00 pm [QRP Auction](#)

Evening & after Banquet [HF Pack Zombie Walk](#)

MIDNIGHT [Wouff-Hong Ceremony](#)

Sunday - October 21, 2007

6 am to noon **[SWAP MEET](#)**

7 am to 10 am [Registration Desk Open](#)

8am [T-Hunt \(beginner\)](#)

8:30 am to noon [Amateur Television \(ATV\) Balloon Launch & Demonstrations](#)

9 am [T-Hunt \(advanced\)](#)

9 am to 1 pm [Exhibit Hall Open](#)

9 am to 12 pm [Ham License Testing](#)

9:00 am to 1 pm [Forums \(see Forum Page\)](#)

1 pm

ARRL FORUM

End of ARRL Forum [Grand Prize Drawing](#)

Here is nice letter from Una Stephens-Hardy, XYL of Silent key Bill Hardy KF6VOG.

**Una Stephens-Hardy
7993 Crest Avenue
Oakland, CA. 94605**

July 17, 2007

Dear Members of the Cathay Amateur Radio Club:

I want to let you know how very much Bill enjoyed being a member of the Cathay Amateur Radio Club. It gave him great enjoyment and enriched his life. He found kindred spirits who shared his love of technology, communication and toys.

I also appreciate your support and encouragement of Bill during his illness. He enjoyed receiving your cards, calls and visits and while he was still able for it, he liked to listen in to the Net. Eventually, it got to the point where he could not manage to tune in and he really missed hearing your voices.

Finally, I want to thank those of you who sent me condolence cards, those who came to Bill's Memorial and those who made donations in his name to Kaiser Hospice or other charities.

Since I don't have addresses for all of you, I hope you don't object to having my note delivered in this fashion.

With my deep thanks and appreciation

Sincerely

Una