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**Membership**

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**Service Projects**

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PP Bernard Lee

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Rtn Lawrence Lui

**PP Council**

PP George Leung

**Club Advisors**

PDG Y.K. Cheng

PDG Norman Lee

**Today: IPP Michael Chang, Family Trust Made Easy**

**Last Meeting: Vocational Talk, Rtn Zoe Hui**



**Members Present:**

President Bonnie Yeung

PDG Norman Lee

PP Hubert Chan

PP Stacy Ho

PP Rudy Law

PP Bernard Lee

PP George Leung

PP Leo Yu

PE Lawrence Lui

Rtn Jason Chiu

Rtn Zoe Hui

Rtn Christian Li

Rtn Peter Yeung

We celebrated the birthday of PP George Leung and PP Rudy Law.

President Bonnie Yeung announced that Past President Frank Chan of the Rotary Club of Kwai Chung has been nominated as District Governor Nominee Designate of RI District 3450 with immediate effect.



Eight of us will be attending the District Conference on 24-25 May 2025, in Macau.

The District Installation including that for President-Elect Lawrence Lui will be held on 12 July 2025. Early bird registration is available until 25 April 2025. Please join and support our President Elect Lawrence.

The Club Installation will take place on 2 July, 2025.

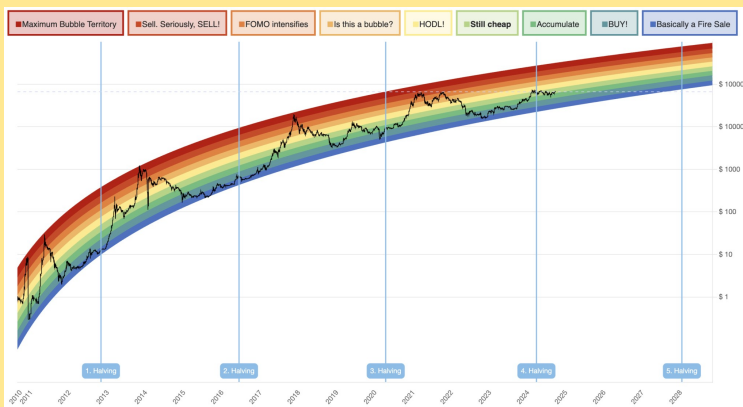
Seven of us will be going to Niigata for their 85th Anniversary on 26 April 2025.

We will have 4 cars joining our 31 May 2025 northbound travel for Hong Kong vehicles fellowship to Zhuhai and Zhongshan.

Rotarian Zoe joined our club early last year. She has over 20 years of experience in finance, specializing in traditional and digital asset management. She began her career as a stock analyst at Sun Hung Kai Financial Group and transitioned into asset and portfolio management so that she could engage more with people.



Asset management is a diversified field, where she was able to interact with multiple projects globally. June last year, The Securities and Futures Commission of Hong Kong had provided licenses for digital asset trading platforms. 10 licenses were granted, and the field was expanding rapidly. February this year, more than 6,000 experts came to Hong Kong to discuss digital asset investment.



Rotarian Zoe shared the “Rainbow Pattern”, which uses logarithmic regression to model Bitcoin's price trends over time. Color bands overlay the curve, indicating market sentiments from “Fire Sale” to “Maximum Bubble Territory.”

The 2008 financial crisis caused widespread distrust in the banking sector. In 2009, Bitcoin was created as a decentralized, secure way to manage money without relying on traditional banks.

This innovation led to the rise of cryptocurrencies like Bitcoin and Ethereum, offering people more control and security over their finances. Rotarian Zoe sees recent governance changes as a positive trend, conducive to Hong Kong's economic growth. She believes governance significantly impacts digital asset growth, so we should always stay informed about news when considering investments in digital assets.

Investing in digital assets involves trading happening in different time zones through global monitoring, automated systems, and robust risk management. The cash-and-carry method, which entails buying cryptocurrency from different markets taking advantage of price discrepancies and different currencies, can help reduce volatility exposure. These strategies help create a balanced and effective investment portfolio.

Digital asset management is still relatively new, and the regulations provided by the Securities and Futures Commission will give traditional investors greater confidence in these products. Rotarian Zoe recommends that portfolios be diversified across different asset classes to balance risk and returns.



Rotarian Jason Chiu give the vote of thanks.

PE Lawrence Lui announced the red box amount of HK\$1,100.

### Sister Club Visits, April 2025 (Part One)

This month is a Japan Month for our Club. 3 of our sister clubs: Kawasaki South, Osaka Jonan & Niigata respectively celebrate their 65th, 56th & 85th Anniversary. We now report on the first 2 visits. And Niigata next time.



Above left, Rotarians and spouses of our Club attending the Rotary Osaka and Kansai Expo-related Projects Opening Festival. Above right, PP William Wong speaking on our Club's behalf at Osaka-Jonan club meeting.

Below left, PP Leo and PP William are pictured with PP Saburo Okakura of Osaka Jonan. Since the 1980s, PP Okakura has been a vital link between our two clubs. He is in deed an old friend.

Below right, Our sister club Osaka Jonan showing their welcome and hospitality to our members and spouses.

Our Club was represented by President Elect Lawrence Lui & spouse Tina, PP Andrew Chen & spouse Irene, PP William Wong & spouse Fanny, PP Leo Yu & spouse Sally, Rotarian Jason Chiu & spouse Sharon and Rotarian Zoe Hui & spouse Fenkins.



## Happy Birthday to our Splendid April Birthday Members

**1st** - PP Rudy Law, **10th** - PP Tajwar Shadikhan, **23rd** - PP George Leung



Above left, PP William speaking at Kawasaki South club meeting. Above right, group picture with Rotarians at Kawasaki South.

### District and Club Activities

District Learning Assembly will take place on 26 April 2025 at the Regal Airport Hotel, from 9am to 2:30pm. Registration will start at 8:30am.

District Learning Assembly is the annual major leadership training event in each Rotary district of the world. The workshops offer motivation, inspiration, Rotary information and new ideas for club officers, directors and key committee chairmen of each club. Some of the most experienced district leaders conduct informative discussions on all phases of Rotary administration and service projects. The sessions give all participants valuable new ideas to make their club more effective and interesting.

The 4th HKCRA Cup Inter-school Go Open took place on 12 April, 2025. President Bonnie, PP David Li and spouse Amy, Rtn Christian Li, Rtn Kevin Leung and spouse Catherine went and supported the event.



**Club postal address**

: P.O.Box 47064, Morrison Hill Post Office, Hong Kong

**Meeting Venue**

: Regal HK Hotel, Causeway Bay, Hong Kong

**Meeting Schedules**

: Every 1st and 3rd Wednesday at 12:30 pm

**Website**

: <http://hkie.rotary3450.org/>