



Chinese American Insurance Association



33RD ANNUAL CHINESE NEW YEAR BANQUET



www.caiaus.org



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Celebrating Excellence in the Year of the Horse

Congratulations

*2026 Year of the Horse
Annual Banquet Honoree*



George Kotsiopoulos

President of Insurance, Resilience

*Your leadership reflects confidence and resilience, honoring
your impact on the insurance industry and community.*

We are honored to celebrate alongside the Chinese American Insurance Association (CAIA) and proud to support its commitment to professional advancement, industry excellence, and community education.



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BANQUET PROGRAM



5:30 – 6:45

Cocktail Reception

7:00

Lion Dance

7:10

Welcome Remarks

Vince Vitiello, *Immediate Past President*

7:15

Feature Performance

Children's Orchestra Society

7:40

Introduction of the 2026 Honoree - Resilience

George Kotsiopoulos, *President, Insurance*

8:00

Presentation of Commemorative Gift

Honoree George Kotsiopoulos, *President, Insurance*

8:15

Dinner

8:25

Presentation of CAIA Scholarship Awards

Presented by:

Jason Ning, *President*

Douglas P. Menelly, *Vice President & Scholarship Chair*

Vince Vitiello, *Secretary*

Co-sponsored - Resilience & Lockton Re

8:40

Presentation of Commemorative Plaques

Presented by:

Jason Ning, *President*

Douglas P. Menelly, *Vice President*

Vince Vitiello, *Secretary*

Benjamin Li, *Treasurer*

9:30

Closing Remarks

Jason Ning, *President*



U.S. Senator Charles E. Schumer

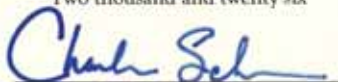
IS PLEASED TO RECOGNIZE

Chinese American Insurance Association

ON THE OCCASION OF
The 35th Anniversary

◆
**For your commitment to providing invaluable support to your members
and fostering an active community of insurance professionals.**
◆

Signed this 26th day of March in the year
Two thousand and twenty six



Charles E. Schumer
United States Senator



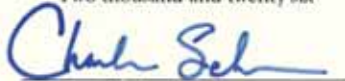
U.S. Senator Charles E. Schumer

IS PLEASED TO RECOGNIZE

George Kotsiopoulos President of Resilience

◆
**For your exceptional leadership and lasting contributions to the
insurance industry.**
◆

Signed this 26th day of March in the year
Two thousand and twenty six



Charles E. Schumer
United States Senator



CAIA BOARD MEMBERS



President
& Board Director
Jason Ning
*American Advanced
Financial*



Immediate Past President
& Secretary
Vince Vitiello
Strength Insurance



Vice President
& Board Director
Douglas P. Menelly,
MS, MBA



Treasurer
& Board Director
Benjamin Li,
CLU, ChFC, MBA



Board Director
Timothy P. Aman,
*FCAS MAAA
AON*



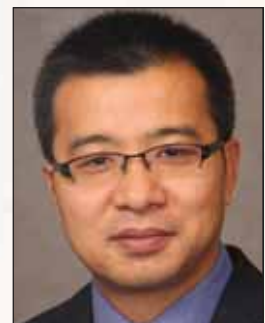
Board Director
James Ho
*Summit Insurance
Brokerage*



Board Director
Stephen Chiu,
LUTCF



Board Director
Christopher Shum



Board Director
Henry Mo,
*PHD, CFA
Corebridge Financial*



Board Director
Simon Liu
East & Ocean Group



Board Director
Martin Schwartzman,
*CPCU
SBL Solutions LLC*



Board Director
Jason Ho
Colonial Life



Board Director
Fred Huang
*Forest Hills
Financial Group*



Board Director
Joseph Banker
MS Reinsurance



GRACE MENG
HOUSE OF REPRESENTATIVES
Washington, D.C. 20515



March 26, 2026

Chinese American Insurance Association
225 East 34th Street, Suite 15H
New York, NY 10016

Dear Chinese American Insurance Association (CAIA),

I am pleased to extend my warmest greetings to all gathered at Chinese American Insurance Association's Lunar New Year of the Horse Banquet.

Since its founding in 1989, the Chinese American Insurance Association has remained committed to supporting Chinese American insurance professionals. As the first organization in the New York metropolitan area founded by and for insurance industry professionals, the Chinese American Insurance Association has used targeted programming such as consumer education seminars to equip the Chinese American consumer market with bilingual training, fostering both community and professional growth.

The Chinese American Insurance Association has also proven to value the relationship between the Chinese American community and key New York stakeholders. It is my great pleasure to celebrate the Year of the Horse and CAIA's numerous accomplishments.

Please accept my best wishes for a wonderful celebration and much continued success!

Sincerely,

Grace Meng
Member of Congress

PRESIDENT'S MESSAGE



Jason Ning

It is my honor to welcome you all to the Chinese American Insurance Association's celebration in the Year of the Horse. On behalf of our Board of Directors, I want to say thank you to our attendees, agents and brokers, community and industry leaders, and especially our sponsors. This association only thrives because of your continued participation and support.

Established in 1989, we are a non-profit organization dedicated to supporting Asian American insurance professionals and the clients they serve. Our members represent every corner of the insurance industry—Life, Property & Casualty, and Health. Our mission remains clear: we educate the Asian consumer on the value of insurance, support the career growth of our members, and encourage the next generation of Asian students to pursue this profession.

As part of this mission, I am pleased to announce two \$5,000 scholarships will be awarded this year. This is the “George Tsui Scholarship,” named in memory of George, who served as our President twice and was the most dedicated advocate for this scholarship program.

Beginning January 17, 2026, we enter Lunar Year, the Year of the Fire Horse. This year symbolizes energy, action, and progress. The Horse is known for its independence and strength, while the Fire element brings passion and rapid transformation. It is a year that emphasizes leadership, innovation, and the power of moving forward together.



As we celebrate the start of this new year together, I want to thank each of you for the passion you bring to your work. Whether it's through a new idea, or a simple act of kindness, you are helping to change our community for the better.

I wish all of you a healthy, happy, and very prosperous New Year!



STATE OF NEW YORK
EXECUTIVE CHAMBER
ALBANY 12224

KATHY HOCHUL
GOVERNOR

March 26, 2026

Chinese American Insurance Association
225 E 34 Street, Suite 15H
New York, NY 10016

Dear Friends:

It is my pleasure to send greetings to everyone gathered for the Chinese American Insurance Association's annual banquet.

Since its inception, the Chinese American Insurance Association has united professionals through their shared heritage. From creating bilingual resources for Chinese Americans' insurance needs, to awarding the George Tsui Scholarship, your organization is an invaluable resource for this immigrant community.

Today, you gather to celebrate the Chinese American Insurance Association's impact on the people it serves. I join you in congratulating tonight's honoree, George Kotsiopoulos. On behalf of all New Yorkers, I am grateful for your dedication to the well-being of our residents. Best wishes for an enjoyable celebration.

Sincerely,

Kathy Hochul
Governor

2026 HONOREE



GEORGE KOTSIPOULOS

President, Insurance

resilience

George Kotsiopoulos is the President of Resilience, leading the company's strategic direction and global insurance operations. As a member of the executive leadership team, George brings 20 years of experience in various senior leadership positions across the insurance industry.

Prior to assuming the role of President, George served as Executive Vice President, Global Head of Distribution and Strategy for Resilience, where he oversaw the implementation of growth plans for the company's global distribution and sales strategy. He has a deep understanding of the insurance landscape, including underwriting, sales, distribution, and strategy execution.

George has held senior leadership roles at Aspen Insurance Group, Zurich Financial Services, American International Group (AIG), and Aramarine Brokerage.

He is a licensed Property & Casualty Insurance Broker, Excess Lines Insurance Broker, Reinsurance Intermediary, and a member of the Excess Lines Association of New York (ELANY).





CHAIR
NYC EDUCATION
COMMITTEES
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FINANCE
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JUDICIARY
RULES
TRANSPORTATION

March 26, 2026

Dear Friends,

It is with great pleasure that I extend my warmest greetings and congratulations on the occasion of the Chinese American Insurance Association's 35th Anniversary celebrating Lunar New Year 4724 and the Year of the Horse! I am happy to join all of you as we reflect on our accomplishments of the past and look forward to a new year of success.

Since 1989, CAIA worked to expand opportunities within the Chinese-American community. With membership from a diverse array of dedicated professionals in Life, Health, Property and Casualty Insurance industries, CAIA works to build bridges through communication and understanding between insurance industries around the world. CAIA continues to serve our community in various ways, such as consumer education seminars on safe driving practices, health care reform, care options for senior citizens, and more.

I am very excited to join everyone in commemorating the accomplishments of CAIA and celebrating its continued achievements. We take time tonight to recognize Mr. George Kotsiopoulos, President at Resilience, for his outstanding achievements in the industry.

On behalf of the New York State Senate, I commend the membership of CAIA for their invaluable and essential services. I look forward to working with CAIA in the future, and I would like to express my deepest gratitude for your dedication, commitment and service to the State of New York. Wishing all a happy and prosperous Year of the Horse!

Sincerely,

SPONSOR ACKNOWLEDGEMENTS



The Chinese American Insurance Association gratefully acknowledges the generous contributions of the sponsor for tonight's celebration.

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SILVER



BRONZE



ENTERTAINMENT
ACCREDITED



STATE OF NEW YORK
OFFICE OF THE STATE COMPTROLLER
110 STATE STREET
ALBANY, NY 12236

March 26, 2026

Vince Vitiello, President
Chinese American Insurance Association
225 East 34th Street, Suite 15H
New York, NY 10016

Dear Friends:

Greetings to all those gathered this evening for the Annual Banquet hosted by the Chinese American Insurance Association in celebration of the Year of the Horse. Since 1989, CAIA has worked to support the advancement of Chinese-American insurance professionals and to educate the public about important insurance-related issues.



Congratulations are due to this year's honoree: **George Kotsiopoulos**, President of Insurance at Resilience. His leadership, service and accomplishments are truly worthy of your recognition.

Encompassing professionals who are involved in all aspects of the life, health, property and casualty insurance industry, CAIA's dedicated specialists work across a spectrum of well-established insurance agencies in the New York, New Jersey and Pennsylvania region. The Association holds networking events and classes to help its members excel in their careers. CAIA also supports efforts to improve New York City's Chinatown communities and promote better working relationships among the Chinese-American community and New York State and City governments. The dedicated officers, board and members of the Chinese American Insurance Association are upholding the highest professional standards and enriching the entire community.

Best wishes for a joyful celebration and continued success.

Sincerely,

A handwritten signature in blue ink, appearing to read "Tom DiNapoli".

Thomas P. DiNapoli
State Comptroller

CAIA PRESIDENTS



2026	Jason Ning , <i>American Advanced Financial</i>
2024, 2025	Vince Vitiello , <i>New America Marketing</i>
2022, 2023	Pamela Corey , <i>Seneca</i>
2020, 2021	Stephen Chiu
2018, 2019	Vera Tsai , <i>Gartner + Bloom, Attorneys At Law</i>
2016, 2017	George Y. Tsui , <i>Goyoto Consulting</i>
2014, 2015	Lynn Guan , <i>AWAC Services</i>
2012, 2013	Richard C. Hsia , <i>The Wright Insurance Group</i>
2010, 2011	Benjamin Li , <i>New York Life</i>
2007 - 2009	Elizabeth Mui , <i>Travelers</i>
2006	Bing Li , <i>Fremont Consulting LLC</i>
2002-2005	Edward Louie , <i>MetLife</i>
2000, 2001	George Tsui , <i>CGU</i>
1998, 1999	James Ho , <i>MetLife</i>
1996, 1997	Stephen Boon , <i>Harold L. Lee & Sons Inc.</i>
1994, 1995	Ray Chin , <i>MetLife</i>
1992, 1993	Chon Chen , <i>Guy Carpenter</i>
1990, 1991	Dan Ting , <i>China America Insurance Company</i>





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

March 26, 2026

Dear Friends:

I am delighted to welcome everyone as the Chinese American Insurance Association (CAIA) hosts its 2026 annual banquet.

New York is the proud home of a thriving population of Chinese New Yorkers who have made a tremendous positive impact on the five boroughs. Our administration is committed to ensuring that people of all backgrounds are supported and welcomed in our metropolis, and CAIA is a valuable ally in that mission. Established in 1989, this nonprofit works to educate our Chinese community on impactful insurance issues and ways to protect their financial wellbeing, as well as facilitate communication between the insurance industries in the United States and Asia. I applaud CAIA for its concerted efforts to elevate our vibrant Asian American population and make our city a more prosperous place for everyone who lives and works here.

On behalf of the City of New York, I offer my best wishes for a joyous celebration and further success in the Year of the Fire Horse.

Sincerely,

A stylized, handwritten signature in black ink, appearing to read "ZK".

Zohran Kwame Mamdani
Mayor

PAST HONOREES



2025	Scott R. Perry , <i>Chairman and Chief Executive Officer, Amerilife</i>
	Kavin Mayeux, CAE , <i>Chief Executive Officer, NAIFA</i>
2024	Mike James , <i>Executive Vice President and Chief Sales Officer, NFP</i>
2023	Michael Chang , <i>Head of Corporate Risk and Broking, North America, WTW</i>
2019	Brian Duperreault , <i>President & Chief Executive Officer, AIG</i>
2018	Marc Wolin , <i>President & CEO, Seneca Insurance Company</i>
2017	Kevin H. Kelley , <i>Chief Executive Officer, Ironshore Inc.</i>
2016	Eileen C. McDonnell , <i>Chairman & CEO, The Penn Mutual Life Insurance Company</i>
2015	Britt Newhouse , <i>Chairman, Guy Carpenter & Company, LLC</i>
2014	Evan G. Greenberg , <i>Chairman & CEO, ACE Limited</i>
2013	Ming Lee , <i>President & CEO, AIR Worldwide</i>
2012	Robert H. Benmosche , <i>President & CEO, AIG</i>
2011	Tom Motamed , <i>Chairman & CEO, CNA Financial</i>
2010	Maurice R. Greenberg , <i>Chairman & CEO, C.V. Starr & Company</i>
2009	Mario P. Vitale , <i>CEO of Global Corporate, Zurich</i>
2008	Eric R. Dinallo , <i>Superintendent of Insurance, New York</i>
2007	Jay S. Fishman , <i>Chairman & CEO, The St. Paul Travelers Companies, Inc.</i>
2006	Vincent G. Vitiello , <i>Chairman, CEO & President, Allianz Life Insurance Co. of NY</i>
2005	Eric B. Campbell , <i>CLU, ChFC, CLF, EVP & Chief Distribution Officer, New York Life International, LLC</i>
2004	Ray J. Groves , <i>Chairman & CEO, March, Inc.</i>
2003	Michael D. Jaffe , <i>Executive VP & General Counsel, Country-Wide Insurance Company</i>
2002	Prescott S. Bush, Jr. , <i>Chairman, US/China Chamber of Commerce</i>
2001	Salvatore D. Zaffino , <i>Chairman & CEO, Guy Carpenter & Company, Inc.</i>
2000	Michael D. O'Halleran , <i>President & Chief Operating Officer, Aon Corporation</i>
1999	Heidi Hutter , <i>Chief Executive Officer, Swiss Re</i>
1998	Dennis A. Busti , <i>President & CEO, Reliance National</i>
1997	Sylvester Green , <i>Senior VP & Managing Director, Chubb & Son Inc.</i>
1996	James Duffy , <i>President, St. Paul Re</i>
1995	Ted Athanassiades , <i>President, MetLife</i>
1994	Edward Hanley , <i>President — International Division, Cigna</i>
1993	Salvatore Curiale , <i>New York State Superintendent of Insurance</i>

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PARKS AND RECREATION
SANITATION AND SOLID WASTE
MANAGEMENT



THE COUNCIL
OF
THE CITY OF NEW YORK
SANDRA UNG
COUNCIL MEMBER, 20TH DISTRICT, QUEENS



March 26, 2026

The Chinese American Insurance Association
217 Park Row, 2nd Floor
New York, NY 10038

Dear Friends,

On behalf of the New York City Council, it is my great pleasure to extend my warmest congratulations to the Chinese American Insurance Association during this celebration of its 35th Anniversary and Lunar New Year.

For more than three decades, the Chinese American Insurance Association has served as an important resource for both industry professionals and the broader community. By bringing together dedicated professionals from across the insurance field, CAIA has helped foster collaboration, professional development, and a shared commitment to excellence within the industry.

Equally important is the organization's commitment to public education. Its seminars and community outreach have helped countless families better understand how insurance can protect their health, their finances, and their future. This work strengthens not only the Chinese-American community, but the entire city.

This milestone anniversary is a testament to the meaningful impact CAIA has made over the past 35 years. Please accept my sincere congratulations on this special occasion. I wish the Chinese American Insurance Association continued success and many more years of growth and achievement.

Happy Lunar New Year, and best wishes for a prosperous Year of the Horse.

Sincerely,

A handwritten signature in black ink that reads "Sandra Ung".

Sandra Ung
Deputy Leader, New York City Council

2026

SCHOLARSHIP PROGRAM



For nearly two decades, the Chinese American Insurance Association (CAIA) has awarded annual academic scholarships to outstanding students. Applicants are selected based on academic excellence, a demonstrated commitment to insurance or business-related studies, and active engagement in college life, including meaningful participation in extracurricular activities.

In 2026, the Year of the Horse, CAIA received a notably strong pool of applicants from universities across New York—one of the largest in recent years. After careful review, the Board selected two exceptional students who distinguished themselves among an impressive field.

This year's scholarship recipients are Ka Ki Leung and Jiaqi Huang, both from Columbia University.

Ka Ki Leung, our first recipient, is pursuing a degree in Actuarial Science at Columbia University and is expected to graduate next June. She has demonstrated a strong passion for learning, complemented by active involvement in extracurricular activities and valuable industry experience through internships at American Equity, China Asset Management, and BMW Canada. Reflecting her academic approach, one of her professors noted, "She approaches actuarial science with a strong analytical foundation and a genuine desire to understand how theory translates into practice," said Lina Xu, PhD, FSA, Deputy Director of the M.S. Actuarial Science Program at Columbia University. Ka Ki completed her undergraduate studies at the City University of Hong Kong.



Our second recipient, **Jiaqi Huang**, is a senior at Columbia University and is expected to graduate in December 2026 with an M.S. in Actuarial Science. She previously earned a B.S. in Actuarial Science from Heriot-Watt University in Edinburgh, UK. Jiaqi has gained professional experience through internships at Guotai Junan Securities, Bank of China, and AIA in Hong Kong. She aspires to become a Fellow of the Society of Actuaries, specializing in life insurance and annuities, and aims to develop innovative long-term savings and protection solutions for both U.S. and Greater China markets.

The CAIA Board of Directors is honored to recognize all of this year's highly qualified applicants and is proud to celebrate our distinguished 2026 scholarship recipients, Ka Ki Leung and Jiaqi Huang.



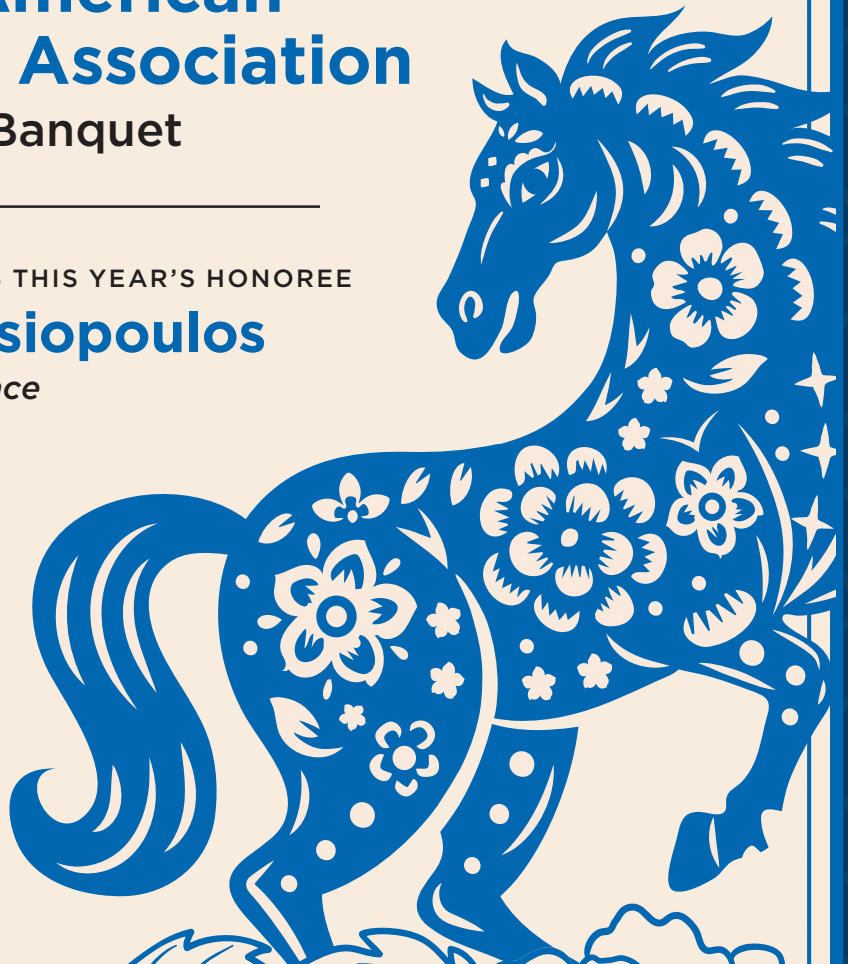
EPIC IS PROUD TO SUPPORT THE

Chinese American Insurance Association

2026 Annual Banquet

AND CONGRATULATES THIS YEAR'S HONOREE

George Kotsiopoulos
President of Resilience



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We are proud to support **The Chinese American Insurance Association** in celebrating those who make a difference in our industry.

Congratulations to this year's honoree
George Kotsiopoulos, President, Resilience

Wishing everyone a prosperous Year of the Horse.





OpenClaw went viral. So did its security



By **Andrew Bayers**

Director of Cyber Threat Intelligence

February 11, 2026

What the OpenClaw security crisis tells CISOs about the next wave of shadow IT.

Personal AI agents promise to streamline workflows and automate routine tasks, but a series of recent security incidents has exposed a critical vulnerability in how these tools acquire new capabilities. The findings reveal that threat actors are exploiting the same supply chain tactics that have compromised traditional software ecosystems, while platform security failures are exposing millions of users to credential theft and data breaches.

The meteoric rise of OpenClaw

OpenClaw (formerly Moltbot, formerly Clawdbot) is an open-source AI agent that runs locally and can manage your calendar, send messages via WhatsApp and iMessage, shop online, and execute shell commands. Created by Peter Steinberger in November 2025, it exploded to 149,000+ GitHub stars and 21,000+ publicly exposed instances after getting signal-boosted by prominent AI researchers Andrej Karpathy and Simon Willison.

The platform's popularity spawned Moltbook, a Reddit-style social network where OpenClaw agents post and interact autonomously. Built by entrepreneur Matt Schlicht, Moltbook now claims 2.5 million registered agents across more than 17,000 "submolts." While some enthusiasts initially proclaimed this autonomous interaction as a step toward Artificial General Intelligence (AGI), the reality is far more modest—autonomous driving remains closer to AGI than coordinated social media posting.

What makes OpenClaw's rapid adoption significant for security leaders isn't the technology itself, but rather how quickly a tool with serious security vulnerabilities can gain widespread adoption when it captures developer imagination.

A cascade of security failures

Three major security incidents have emerged within weeks of OpenClaw's mainstream adoption, each exposing different facets of risk in the personal AI agent ecosystem.

The one-click compromise

DepthFirst researcher Mav Levin discovered CVE-2026-25253, a one-click remote code execution vulnerability that could compromise any OpenClaw instance in milliseconds. Simply visiting a malicious webpage was enough to trigger the attack chain, which exploited missing WebSocket origin validation to steal authentication tokens, disable sandboxing via the API, and achieve full host compromise.

Even localhost-only deployments were vulnerable because the victim's browser initiates the connection. The



vulnerabilities.

vulnerability was patched in v2026.1.29, but the incident raises an uncomfortable question for organizations deploying AI agents: if your agent clicks something it shouldn't, who's on the hook for the fallout?

The supply chain attack

A security audit of 2,857 third-party extensions on ClawHub, the marketplace where OpenClaw users discover and install additional capabilities, identified 341 malicious "skills" tied to coordinated attack campaigns. Researchers at Koi Security dubbed this cluster of malicious activity ClawHavoc.

The attack vector was particularly insidious. Threat actors leveraged misleading prerequisites to install Atomic Stealer (AMOS), a credential-stealing payload targeting Apple macOS users. Of the 341 malicious extensions, 335 used this technique to trick users into installing AMOS malware through fake "prerequisites." By disguising malicious requirements as legitimate dependencies, attackers circumvented security expectations by exploiting user trust rather than technical controls and exfiltrated high-value credentials, including API keys and cryptocurrency wallet information.

While the scale of compromised extensions is alarming, Resilience security researchers suggest that a portion may actually be honeypots deployed to study attacker behavior and techniques. Regardless of intent, the presence of hundreds of malicious or deceptive extensions in a supposedly trusted marketplace demonstrates how easily supply chain attacks can infiltrate AI agent ecosystems.

The exposed database

Wiz researchers uncovered a critical security lapse in Moltbook within minutes of simply browsing the platform — a finding that speaks volumes about how it was built. Moltbook's creator Matt Schlicht publicly stated he "didn't write a single line of code" for the platform, instead directing an AI assistant to build it entirely. That speed came at a cost. Wiz found a Supabase API key sitting in plain sight in the platform's client-side JavaScript.

On its own, an exposed Supabase key isn't necessarily dangerous — but only when Row Level Security is properly configured. Moltbook's wasn't. That single missing safeguard granted any unauthenticated user full read and write access to the entire production database, exposing 1.5 million API authentication tokens, 35,000 email addresses, and thousands of private messages between agents. With those credentials, an attacker could have fully impersonated any agent on the platform — including high-profile accounts.

The breach also punctured Moltbook's central premise: while the platform claimed 1.5 million registered agents, the database revealed only 17,000 human owners behind them, an 88:1 ratio that suggests mass bot registration rather than genuine adoption. Moltbook patched the vulnerability within hours of Wiz's disclosure.

This represents a fundamental failure in secure development practices—hardcoded credentials in client-side code combined with inadequate access controls created a scenario where the entire platform's data was vulnerable to unauthorized access.



OpenClaw went viral. So did its security

Why this matters for enterprise security

The OpenClaw incidents represent more than isolated compromises of a niche platform. They signal a larger pattern of risk emerging in the personal AI agent ecosystem, where rapid development and viral adoption outpace security fundamentals.

Traditional security controls that organizations rely on—sandboxing, signature-based detection, and endpoint protection—are insufficient against threats that exploit human trust through deceptive software prerequisites or leverage browser-initiated attacks that bypass network segmentation. When a user installs what appears to be a legitimate extension or visits what seems like a harmless webpage, they're making trust decisions that security tooling may not be positioned to verify or prevent.

The implications become more serious as the lines between human and non-human identities blur. AI assistants often operate with delegated authority, accessing credentials, APIs, and sensitive data on behalf of users. When a malicious extension compromises an AI agent or a platform exposes its database, the attacker inherits those privileges without triggering the same behavioral flags that would accompany a traditional account compromise.

For most organizations, these specific risks don't currently threaten production environments. ClawHub, OpenClaw, and Moltbook are unlikely to be officially deployed in enterprise settings under IT governance. However, that doesn't mean the risk is absent.

If your organization allows BYOD computing or maintains R&D environments with less restrictive controls, it's worth verifying with your security operations center that these platforms haven't entered your network through unofficial channels. Shadow IT has a way of appearing precisely where governance is weakest, and 21,000+ publicly exposed OpenClaw instances suggest plenty of users are running these tools without organizational oversight.

What security leaders should do now

The ClawHub incident offers an opportunity to get ahead of supply chain risks before personal AI agents become enterprise-standard tools. Here's how to prepare:

Establish vetting policies for third-party AI extensions

Organizations should enforce a formal validation process for any non-native or third-party AI skills, especially those requesting elevated permissions or system-level access. This includes automated scanning for anomalous behaviors and manual review by security teams prior to deployment. Cross-functional teams spanning security, operations, and product should collaborate on vetting policies that balance innovation with risk management.

Require human approval for privilege escalation

For any AI skill that requires elevated privileges or access to sensitive assets—such as credential stores, APIs, or financial systems—human approval is required before execution. This ensures that social engineering or deception cannot



vulnerabilities.

automatically trigger privilege escalation without oversight. Integrate these approval workflows into CI/CD and AI deployment pipelines as a standard control.

Extend identity governance to non-human actors

Traditional identity and access management frameworks focus on human users. As AI agents become more prevalent, senior leaders should extend identity and access management (IAM) practices to include machine identities, AI agents, and their installed skills. Treat them with the same rigor as human identities, applying Role-Based Access Control (RBAC), Zero Trust principles, and Continuous Monitoring.

Train teams on supply chain deception tactics

As attackers embed deceptive requirements into software dependencies and installation prompts, security awareness training must evolve. Staff should understand how social engineering can be embedded not just in phishing emails, but in the code distribution channels and installation workflows they trust. Include supply chain security and deception awareness in annual security training programs.

Deploy behavioral monitoring for AI agent activity

Real-time analysis of AI agent behavior can detect deviations from expected patterns that may indicate malicious activity, even when code appears legitimate. Invest in anomaly detection tools tuned specifically for AI agent interactions, credential usage patterns, and API access behaviors that fall outside normal parameters.

Enforce secure development practices for AI platforms

The Moltbook database exposure underscores the importance of fundamental security hygiene: never hardcode credentials in client-side code, implement proper access controls like Row Level Security, and conduct security reviews before deploying platforms that handle user data. Organizations building or evaluating AI agent platforms should demand evidence of secure development practices, not just innovative features.

The broader ecosystem challenge

The OpenClaw incidents underscore a critical reality: platforms and marketplaces are not immune to compromise when governance, verification, developer accountability, and secure coding practices are weak or inconsistent. Rapid viral adoption can amplify security failures at scale, turning individual vulnerabilities into ecosystem-wide risks.

As personal AI agents move from experimental tools to business-critical infrastructure, the security community must demand the same supply chain integrity and platform security we expect from traditional software ecosystems. The combination of supply chain attacks, critical vulnerabilities, and exposed databases within weeks of mainstream adoption should serve as a warning.

Organizations that establish strong controls now will be better positioned to adopt AI agent capabilities safely when they become enterprise-standard. Those that wait risk inheriting the same supply chain vulnerabilities and platform security failures that have plagued other software ecosystems for decades.



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What business leaders about post-quantum

A strategic briefing for enterprise leaders

Quantum computing is on the horizon and with it comes a seismic shift in how organizations must think about cybersecurity risk. The ability of future quantum machines to break today's cryptographic protections—what we call quantum decryption—could undermine the trust, confidentiality, and resilience of digital business.

As part of Cybersecurity Awareness Month, throughout October we are publishing this three part series that distills a highly technical topic into strategic insights for leaders. Part 1 explains why quantum decryption poses a threat to current encryption systems. Part 2 will lay out credible timelines for when disruption may arrive. Part 3 will offer practical guidance on how organizations can begin to prepare to safeguard sensitive data, protect customer trust, and ensure compliance in a post-quantum future.

The big picture

Today's internet security is built on a simple principle: certain math problems are so hard that even the world's fastest computers would need trillions of years to solve them. This is what keeps your bank transactions safe, protects confidential emails, and secures everything from medical records to military communications.

But quantum computers work differently than regular computers. They can solve these “impossible” math problems in hours instead of trillions of years. Today's classical computers store information as bits (0s or 1s), while a quantum computer uses “qubits” to store information as a superposition of both 0 and 1 simultaneously, allowing it to perform vastly more complex calculations.

When powerful enough quantum computers arrive, they could break through most of today's digital security like a master key opening every lock.

What's at risk?

Almost every secure connection on the internet today relies on encryption methods that quantum computers could break:

Secure websites (HTTPS): The padlock you see in your browser depends on encryption that protects your passwords, credit card numbers, and private information. A quantum computer could crack this protection.

Digital signatures: Everything from software updates to email authentication uses digital signatures to prove authenticity. These signatures could be forged if quantum computers can break the underlying security.

Digital certificates: The entire system of trust online—how your browser knows it's really talking to your bank, not an imposter—relies on certificates that would become worthless.

Think of it this way: Today's encryption is like a safe with a combination lock so complex that trying every combination

need to know cyber risk

resilience



By **Andrew Bayers**

Director of Cyber Threat Intelligence

October 16, 2025



would take longer than the universe has existed. Quantum computers are like having a device that can try billions of combinations simultaneously and crack the code in an afternoon.

The “steal now, decrypt later” problem

Even though cryptographically relevant quantum computers (CRQCs) don't exist yet, this threat is urgent now. Nation-state adversaries and sophisticated threat actors are already harvesting encrypted data today with the strategic intent to decrypt it retrospectively once quantum capabilities mature.

The attack model is straightforward: adversaries intercept and archive encrypted communications and data stores, warehousing them until quantum computers become operational. At that point, previously secure information becomes retroactively compromised. The encryption that protects data today offers no defense against future decryption—the confidentiality clock is already ticking.

This strategy poses particular risk for data with long confidentiality lifetimes:

- Medical records and protected health information
- Legal documents, privileged communications, and intellectual property
- Financial agreements, M&A documentation, and trade secrets
- Military and intelligence data
- Long-term strategic plans and competitive intelligence
- Backups and archives, where data may be stored for decades

The NSA and CISA have issued explicit warnings about this threat, urging organizations with long-term confidentiality requirements to begin migrating to Post-Quantum Cryptography (PQC) now, well before Q-Day—the inflection point when quantum computers become capable of breaking public-key encryption. For sensitive data that must remain confidential beyond 2035, the window to act is narrowing.

Who's behind this?

Countries including China, the United States, and the European Union are investing billions in quantum computing research. Whichever nation achieves a breakthrough first gains an enormous advantage—both economically and for national security.

While criminal hackers aren't building quantum computers themselves, they could eventually benefit from leaked tools from government programs, access to quantum computing as a commercial service, and stolen quantum technology.

The irony here is that quantum computing actually makes the very thing that governments want to protect—their critical infrastructure—vulnerable. Here are just some of the systems that are at risk from quantum computing power finding its

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What business leaders need to know about post-quantum cyber risk



way into the wrong hands.

- Industrial systems: Power grids, water treatment plants, and manufacturing facilities rely on encrypted connections that could be compromised. This could allow attackers to shut down essential services or manipulate industrial processes.
- Software supply chains: Companies verify that software updates are legitimate through digital signatures. If these can be forged, attackers could distribute malicious software disguised as trusted updates.
- Financial systems: Global banking networks and payment systems depend on the same vulnerable encryption. A breakdown in financial cryptography could trigger systemic economic risks.

A silver lining: Symmetric encryption remains viable

Not all cryptographic systems are equally vulnerable to quantum attack. Symmetric encryption—the standard method used for bulk data protection like securing files and network connections—is significantly more resilient than the public-key systems that handle identity verification and secure handshakes.

The key difference is in how quantum computers attack them. Public-key encryption (RSA, ECC) relies on specific mathematical puzzles that quantum computers can solve exponentially faster—essentially breaking the foundation entirely. These systems face a structural vulnerability that requires complete replacement.

Symmetric encryption faces a less severe threat. Quantum computers can search for keys faster than classical computers, but only by a factor that effectively halves the key strength. This means AES-256, the current standard for protecting sensitive data, retains sufficient security even against quantum attacks. Organizations can simply double their key lengths to maintain protection—a straightforward upgrade rather than a fundamental redesign.

The practical takeaway: Symmetric encryption like AES-256 remains quantum-safe for the foreseeable future. The urgent challenge is replacing asymmetric cryptography—the systems used for establishing secure connections, digital signatures, and identity verification. These require entirely new post-quantum algorithms, though hybrid approaches during transition allow organizations to maintain compatibility while adding quantum protection.

What post-quantum risk means for your organization

The quantum threat is real, but it's not happening tomorrow. However, the time to prepare is now because:

1. Migration takes years: Replacing cryptographic systems across an entire organization is complex and time-consuming.
2. Data has a long life: Information you protect today may need to remain confidential for decades.
3. Attackers are already harvesting: Encrypted data stolen now could be decrypted later.
4. Critical infrastructure can't fail: Systems that control essential services need robust protection before quantum computers arrive.

The next parts of this series will help you understand when this threat becomes real and what concrete steps you can take to protect your organization, maintain stakeholder trust, and ensure regulatory compliance in a post-quantum world.

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✿ YEAR OF THE HORSE ✿

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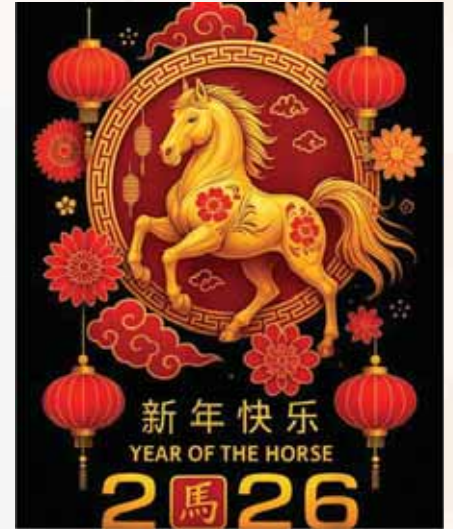
Of Course, Of



By **Richard C. Hsia**

Former President

Chinese American Insurance Association



Twelve years back, during the last Year of the Horse, among the first impulses and initial initiatives proposed by Bill de Blasio as then new Mayor of New York City was to abolish horse-drawn carriages in Central Park, curiously on humanitarian grounds, ostensibly because, in a sad Tale (or Tail) of Two Cities, long-suffering horses were treated unfairly. It's a case of Equine Inequality. So possibly one of the most romantic experiences anywhere in the world, enjoyed by Cyd Charisse and Fred Astaire in ***Dancing in the Dark***, and by many others falling in love, could disappear.

More recently, Mayor Eric Adams tried, without success, to do the same. However, both Mayors DeBlasio & Adams have been put out to pasture -- well before horsedrawn carriages in Central Park. We'll see what new Mayor Zohran Mamdani thinks and does about horse carriages in Central Park, since his sensibilities about horses, as part of the working class, might well be different. Indeed, Mayor Mamdani revoked Adams' 11th-hour ban, pending further study and contemplation.

If you haven't yet gone in/on a horse & carriage ride around Central Park, do so before it's too late.

Recently, a 25-year-old horse named Destiny was startled, spooked into streaking away, with empty carriage, around the streets outside Central Park -- before being reined in. Now 25 & about to be retired, Destiny is well into her 80s in horse years. Could this rare incident spell the end of all horses & carriages in Central Park?

Whoa! Neigh! Hold your Horses! It seems that perhaps as many as 2 out of 3 New Yorkers --- no matter what political persuasion, and regardless of ethnic background or sexual orientation

QUINIMITY



Course, The Horse

--- wish to keep horses and carriages in play. What do you think? Are you a romantic, a horse whisperer?

Hence the classic riddle: which comes **or goes** first, the horse or the carriage? Or both, simultaneously? Talk about putting the cart before the horse --- especially with the arrival of the Chinese New Year of the Horse, actually Lunar Year 4724, stampeding in on February 17, 2026. It also happens to get harder and harder to find a real Merry-Go-Round anymore, with colorful horses going up and down, and round and round. Life should be a carousel. Instead, is this too going the way of all things, like the banning of fireworks at Chinese New Year?

Full of Resilience and Strength, Horses represent Abundance, Opportunity and Influence on a Global scale. A symbol of mobility, Horses trigger powerful memories and, throughout history, have been unifying forces. The Horse is revered in China through the ages, going back to the times of Genghis Khan, and beyond. Attila the Hun conquered the then known world on horseback, with hordes of horsemen, sweeping across Asia and into Eastern Europe. Arabian nights are really made by Arabian horses. It was the Horse (not guns or cowboys) that won the Wild West.

The Horse is heroic & spirited and, as the Horse cannot long be corralled or saddled, symbolizes Freedom. Horses are intelligent, smarter than the average Bear. Empirically, it's people who need, yet often lack, Horse Sense.

The Horse is action-oriented, lively and swift. Horses run like the wind. Plus, Horses are extremely popular. Take a Gallop Poll.

You know what thoroughbreds are, and the pedigrees that they carry. And you understand the differences among foal, filly, colt, mare, stallion and yearling.

But Pony Up. Do you know the differences among the ass, the burro, the donkey, the mule and the mustang, and their relativities to the Horse? A wild Ass is of the genus *Equus*, and closely related to the Horse, Zebra and Donkey sharing that genus. A Burro is a sure-footed small Donkey, originally feral and often used as a pack animal, highly preferred by Juan Valdez of Colombian coffee fame. A Donkey is a domesticated Ass. The hybrid yet infertile Mule is the offspring of a male Donkey (or a Jack) and a female Horse (or Mare), and a male Horse is called a Stallion. An offspring of a female Donkey (called a Jenny) and a male Horse is called a

EQUINE E



Of Course, Of

Hinny. Scientifically speaking, Horses have 64 chromosomes, while Mules have 63, with Donkeys having but 62. A Mustang is a free-roaming, feral Horse, when running in packs called Wild Horses (listen to the Rolling Stones). Then, of course, there is the Jackass – somehow typically human.

Among famous Horses jockeying for position as most celebrated are Silver, Trigger, Black Beauty, Equus, Fury, National Velvet, Man o' War and, never to be forgotten, Seabiscuit, forever a symbol of perseverance and resilience. Smarter with better instincts, Silver often saved Tonto & the Lone Ranger (Hi Ho Silver Away !!!) from calamity. It was the Lone Ranger in the days of yesteryear, pray tell, popularizing the William Tell Overture. Likewise, the golden palomino Trigger made Roy Rogers look good (it wasn't his bandana or even his canny canine sidekick, Bullet). Of course, there was the inimitable Mr. Ed, the Talking and Thinking Man's Horse that was never hoarse, more than occasionally outsmarting his owner Wilbur. While Deputy Dawg may be entirely forgettable, who could forget Quick Draw McGraw, his fast draw with his slow drawl, never firing a shot in anger? Straightshooters & Superhorses, All.

Did you know that the sterling steed that carried Paul Revere around waking up and alerting his patriotic neighbors that "The British are coming!" was borrowed by Revere and named Brown Beauty -- well before "Black Beauty" (voiced by Alan Cumming) based on Anna Sewell's novel; or Elizabeth Taylor (her horse was named "The Pie", which she won in a raffle) starring in the enduring & endearing "National Velvet" about steeple-chasing horses, based on the Enid Bagnoid novel.

There are bucking broncos, mustang sallies, warhorses, workhorses, Andalusians, Budweiser's Clydesdales as well as Taylor Swifties. Then there is the Dark Horse (listen to George Harrison). We celebrate Triple Crown winners sweeping the Kentucky Derby, the Preakness and the Belmont Stakes, including legendary Citation, undefeated Seattle Slew, and Secretariat -- the greatest racehorse of all time, winning the Belmont Stakes by 31 lengths in world record time! Thinking positively about Horses, what about Affirmed, Kelso and Native Dancer? None of these stainless steeds horsed around. Talk about Horse-Power!

A catchy thing about Horses is the winning names that grace them. Yet there are also unnamed horses, including the proverbial Horse with No Name, made famous by the music and poetry of America. There is also the regal horse that could not be tamed, *Shadowfax*, given to Gandalf in "The Lord of the Rings". Causing quite a ruckus, legendary Lady Godiva rode bare & bareback through town in protest of high taxes, her long blonde hair much longer than

QUINIMITY



Course, The Horse

her horse's mane, and "hiding all the Lady's charms" (per Peter & Gordon). Lost amid flowing golden tresses, her horse was named Aethenoth. Perhaps most famous, and most elusive, of all is the Horse of a Different Color you've heard tell about --- yet probably never seen, like the one-horned elusive Unicorn.

In fact, Horses come in all colors. Old Chestnut. Dappled. Painted. Even Fiery Red. Golden Palominos. Black Stallions. Striped Zebras (each & every Zebra has a unique & distinctive striping pattern, like human fingerprints). Horses cantor, trot, jump, gallop, race, and run like the wind. There are the Man-Horse combo Centaurs. Some stellar horses, like Pegasus, even fly. Like the flying winged 'Thestrals', tamed by gamekeeper Rubeus Hagrid in "Harry Potter". Swimming underwater, seahorses abound. Magical, mystical or mythical, Horses can be found nearly everywhere: on Land, in the Sky, and under the Sea.

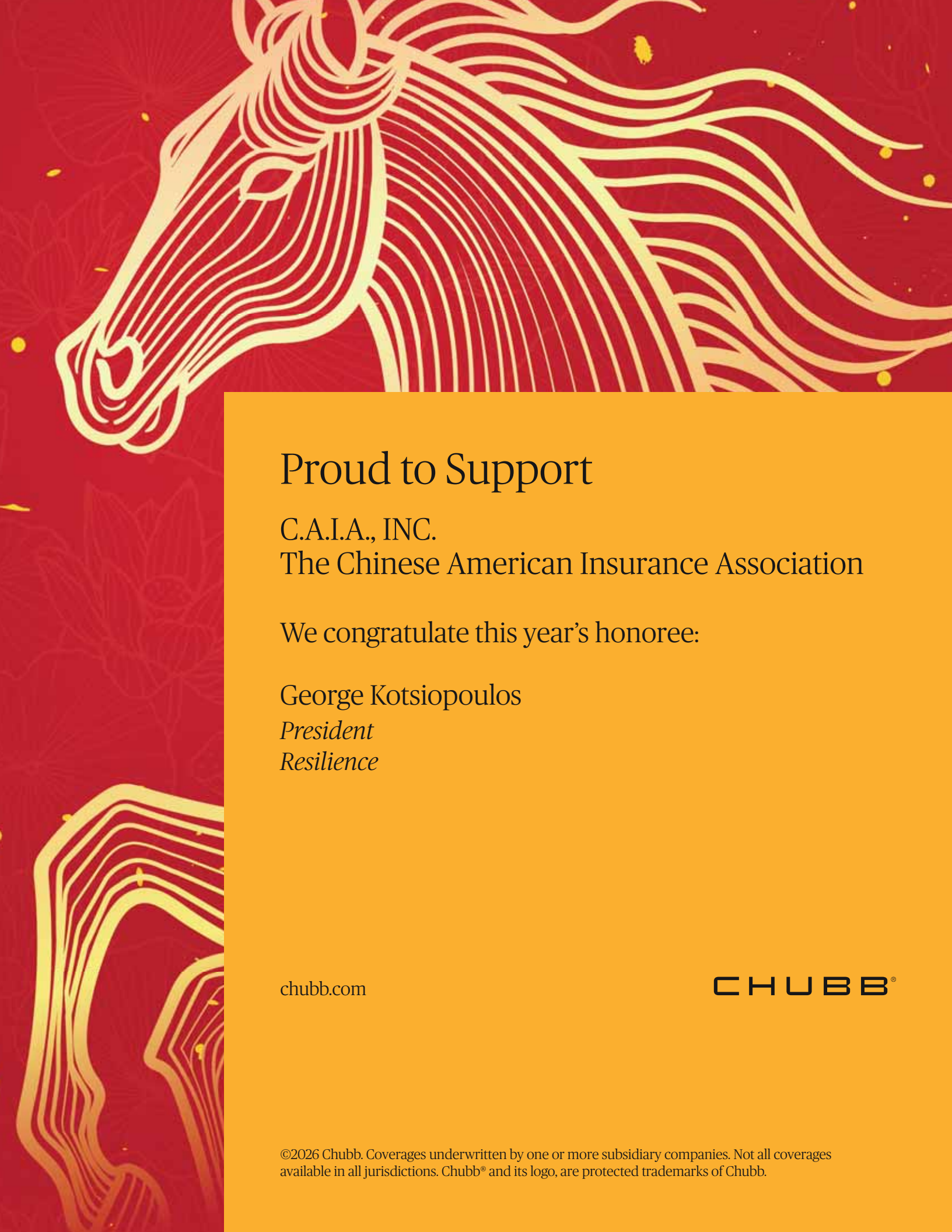
Then there's the Pommel Horse, which doesn't even move. It's perhaps the most challenging apparatus of all, testing human strength and endurance, emphasizing technique as much as muscles. Why is it called a pommel horse? It's kind of like a saddle that never moves, with its origin dating back to ancient Rome and its stables, where a wooden horse was actually used by the Romans to teach mounting and dismounting on and off real horses. In a sense, the Pommel Horse was imaginary, yet not fictitious. Still more animated, yet inanimate is the Iron Horse, the motivated locomotive pushing or pulling long trains backward or forward.

Horses mature much faster than humans. Mature humans as well as horses should be venerated. The world's oldest living horse is 37-year-old Fancy, now well over 100 in horse years. Fancy that!

But be careful not to be taken in by a Trojan Horse; try not to get trampled by the Thundering Herd; never be Taken for a Ride to Nowhere; and don't Chomp at the Bit. Instead, always be Ready to Run & Hot to Trot. Strive to be Equine Exuberant! If born in 2026, 2014, 2002, 1990, 1978, 1966, 1954, 1942, 1930, or 1918 (in the last case, you're definitely an Old War Horse), it's a good bet that you're a Horse, like Wise Warren Buffet and Wiz Sir Paul McCartney, both of whom, no doubt, must have a lot of lucky horseshoes in their gabled stables.



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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 the Rat, then the Ox, the Tiger, Rabbit, Dragon, Snake, Horse, Ram, 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 HORSE

2026, 2014, 2002, 1990, 1978, 1966, 1954, 1942, 1930

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 not 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, the 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 confidence. They are most compatible with Tigers, Dogs, and Rams.

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



THE YEAR OF THE RAM 2027, 2015, 2003, 1991, 1979, 1967, 1955, 1943, 1931

People born in the Year of the Ram 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 Rams 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 Rams 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 Rams: Rachel Carson, Michelangelo, Rudolph Valentino, Barbara Walters

THE YEAR OF THE MONKEY 2028, 2016, 2004, 1992, 1980, 1968, 1956, 1944, 1932

People born in the Year of the Monkey are 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 remarkable 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 Dragon and Rat.

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

THE YEAR OF THE ROOSTER 2029, 2017, 2005, 1993, 1981, 1969, 1957, 1945, 1933

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 2030, 2018, 2006, 1994, 1982, 1970, 1958, 1946, 1934

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, Hervert Hoover

WHAT IS YOUR SIGN?



THE YEAR OF THE PIG 2031, 2019, 2007, 1995, 1983, 1971, 1959, 1947, 1935

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 Pig 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 Pigs 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 Pigs try to work them out, honestly if sometimes impulsively. They are most compatible with Rabbits and Ram.

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

THE YEAR OF THE RAT 2032, 2020, 2008, 1996, 1984, 1972, 1960, 1948, 1936

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 2033, 2021, 2009, 1997, 1985, 1973, 1961, 1949, 1937, 1925

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 lack 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 TIGER 2034, 2022, 2010, 1998, 1986, 1974, 1962, 1950, 1938, 1926

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



THE YEAR OF THE RABBIT

2035, 2023, 2011, 1999, 1987, 1975, 1963, 1951, 1939, 1927

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 probable 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

THE YEAR OF THE DRAGON

2036, 2024, 2012, 2000, 1988, 1976, 1964, 1952, 1940, 1928

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

2037, 2025, 2013, 2001, 1989, 1977, 1965, 1953, 1941, 1929

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 Roosters.

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

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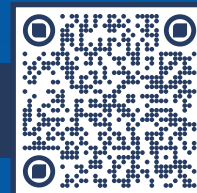
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Dvořák

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Dvořák

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**Honoree for the 2026
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**Congratulations to
2026 CAIA Honoree**
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CAIA 2026 EVENT CALENDAR



January	Preparation for Year of the Horse Annual Banquet
February	Scholarship Candidates Review
March	3/26/2026 Annual Banquet at Terrace of the Park
April	Banquet Review and Recommendations
May	Insurance Seminar
June	2027 Honoree Nomination
July	Strategic for 2027 Annual Banquet and Committees
August	China Trip Final Preparation and Review
September	China Trip
October	Insurance Seminar
November	Scholarship Guideline and Rule Review
December	Holiday Networking Party

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and contributions to our community,
and his recognition by the Chinese
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