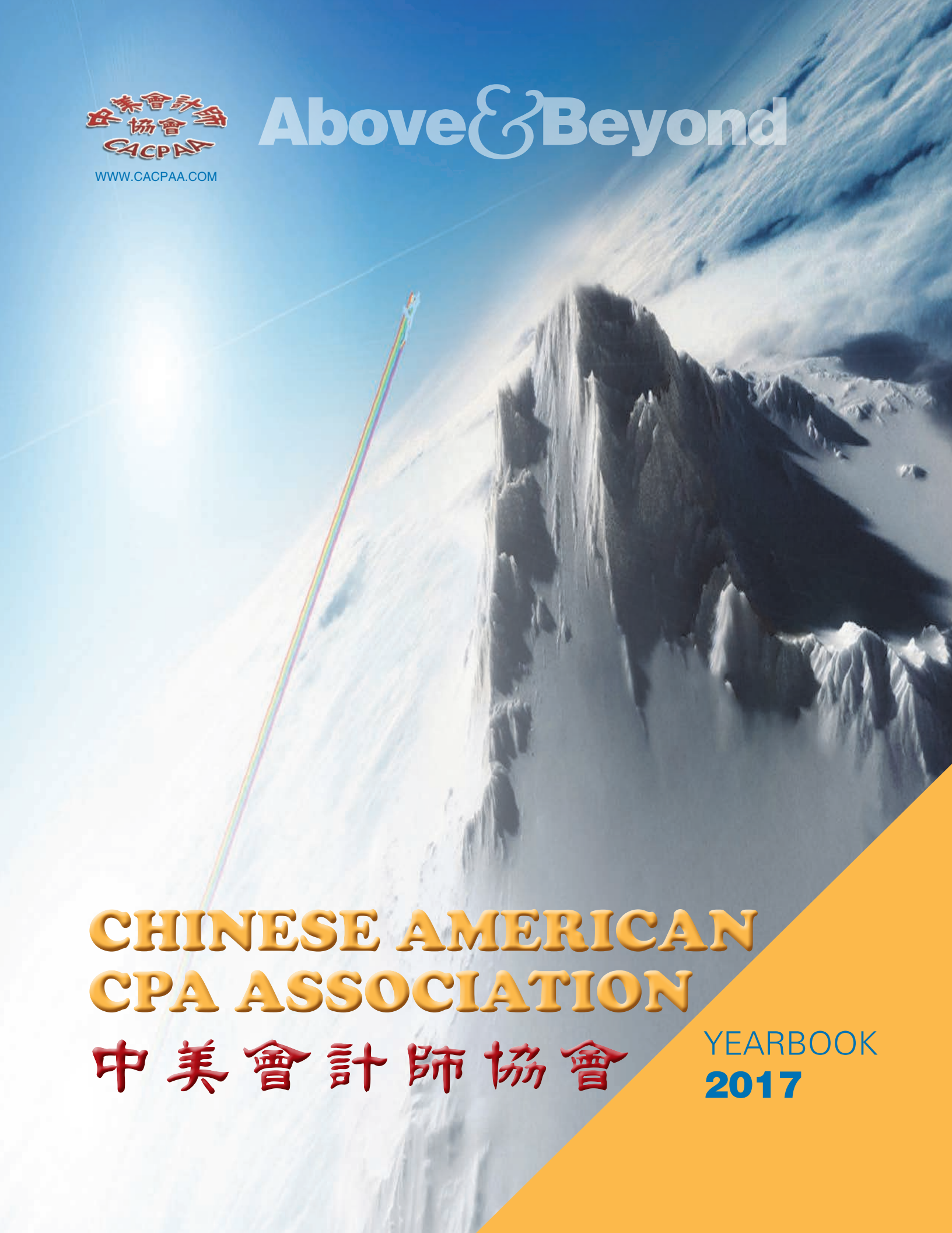

Above & Beyond
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CHINESE AMERICAN
CPA ASSOCIATION
中美會計師協會
YEARBOOK
2017

中美會計師協會 簡介 ABOUT US

WWW.CACPAA.COM

中美會計師協會由美國洛杉磯地區知名會計師李豪先生創立。協會集中了來自中國、台灣、香港、東南亞等不同地區的華裔會計師，也吸引了不少金融界，地產界以及教育界的精英加盟。協會的成員不僅專業知識強，而且中英文流利，很多會員在洛杉磯多個社區也是相當活躍的知名人士。中美會計師協會可謂是一個多元化，專業性強的精英團隊。

中美會計師協會的創會會長李豪會計師在南加州從事會計師行業 20 餘年。熱心公益，積極參與各種社會活動。因應時代的發展以及南加州特殊地域的優勢，李豪會計師立志創立一個與眾不同的，為在美華人會計師量身訂造的，深具國際性和前瞻性的專業性的協會。中美會計師協會的宗旨是提高會員會計師的專業水平及其面對與處理國際商業大環境相關的適應力；為來往中美間的商務界，學術界等各界人士提供多方面的協助與交流平台；增進與美國其他地區及兩岸三地會計師協會的交流與互動;為社區提供稅法，財務，法律及相關領域的諮詢服務。

在此宗旨的指引下，中美會計師協會每月召開會員會議，加強會員間的溝通合作，並且籌劃多次專業演講會及研討會，為社區提供免費的稅務服務。協會還積極地與其他地區的政府，商會以及會計師協會建立友好互動的關係，讓外界更多地瞭解南加州的專業領域的人才，也幫助會員接觸到更多國際化的項目，可謂是打開了南加州又一扇對外的窗口。在不同領域專業人才的同心協力下，中美會計師協會正在日益頻繁的國際商貿往來中扮演著積極的角色，在美國南加州地區必將成為與國際各界人士交流的重要橋樑。

Chinese American Certified Public Accountants Association (CACPAA) was founded by Mr. Howard Li CPA, a renowned California accountant. CACPAA gathers ethnic Chinese accountants from China, Taiwan, Hong Kong, and other Southeast Asian countries. Elites from the financial, real estate, education sector also add their expertise to CACPAA.

Many of our members are well recognized public figures in the communities. Besides being well experienced in their fields of profession, they are fluent in both English and Chinese. CACPAA can be described as a diverse, professional elite entity.

CACPAA is determined to establish a unique association tailored for the Chinese American accounting professionals with an international prospective. CACPAA's purpose is to improve the level of members' professionalism by enhancing communication and their ability to succeed in the international business environment. CACPAA also provides a wide range of services and platforms for business, academic and other professionals.

In addition, CACPAA strengthens the interaction between CPA Associations from US, China, Taiwan and Hong Kong by providing tax laws, financial, legal, and other related consulting services.

WWW.CACPAA.COM

中美會計師協會 宗旨

CACPAA MISSION STATEMENT

- 中美會計師協會不談政治、宗教、國籍，只探討專業、團隊精神 。
- 提高中美會計師協會的成員面對國際與多變的商業大環境的適應力，及專業水平。
- 提供服務華人社區的稅法，財務，和法律咨詢講座。
- 提供會計師，以及其他商業領域人士互相交流合作的平台 。
- 提供優惠 CPE。
- 以協會的力量為會員增加客源。
- 與外州，以及兩岸的會計師協會建立友好互動的關係。
- 為會計專業畢業的大學生提供就業或實習的機會。

- To promote business, economic and technical cooperation between its members, other business owners, organizations and the local community;
- To facilitate collaborative relationships among its members and other financial professionals globally;
- To host tax, financial, accounting and legal seminars;
- To provide occupational opportunities to its members;
- To offer Continued Professional Education (CPE) at a discount to its members;
- To establish a spirit of fraternity among its members.

2017 OFFICERS

President:
Jing Qiu, CPA

Vice President of Finance, Event Coordination and Community Services:
Jeff Huang, CPA

Vice President of Membership and Fund Raising:
Cynthia Lau, CPA

Vice President of CPE and Public Seminars:
Chan Fong , CPA

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Paul Niu, CPA

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Tiffany Ching

Director of Marketing:
David Lin

Director of Public Relations:
Mei Mei Huff, CPA

Chief Editors:
Vivien Wang
Charles Kiu, CPA

Legal Counsel:
Monica Lin, Esq

感謝 Thankful 中美會計師協會歷屆的會長

中美會計師協會全體會員在此感謝每一屆會長為協會付出的心血和努力！有了你們的付出，協會才會茁壯成長！你們的領導才能，你們的膽識，你們的耕耘，你們出色的工作，讓中美會計師協會美好的傳統得以傳承下去，使得協會成為真正的國際化，專業化的交流平台！成為真正為會員服務的家！！



李豪會計師

2011 ~ 2013 年會長



童志敏會計師 / 律師

2013 ~ 2014 年會長



林冠甫會計師

2015 ~ 2017 年會長



丘靜會計師

2017 ~ 2018 年會長

中美會計師協會
CHINESE AMERICAN CPA ASSOCIATION

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HOUSE OF REPRESENTATIVES
WASHINGTON, D.C. 20515



EDWARD R. ROYCE

June 18, 2017

Dear Friends:

It is my pleasure to welcome you to the 7th Annual Installation Gala for the Chinese American CPA Association. Please accept my best wishes for an enjoyable evening.

Thank you for your kind invitation to join you tonight to honor successful Chinese Americans on their professionalism as CPAs, but also in the financial, real estate, legal, and education sectors. The CACPAA is to be commended for its commitment to recognize excellence in the Chinese American community since 2011.

I would like to extend my congratulations on being honored this evening for your outstanding contributions as CPAs or those who work in accordance with them. Best wishes for continued success.

Sincerely,

Ed Royce

EDWARD R. ROYCE
Member of Congress
Chair, House Foreign Affairs Committee

JUDY CHU, Ph.D.
27TH DISTRICT, CALIFORNIA
COMMITTEE ON
WAYS AND MEANS
SUBCOMMITTEE ON
HEALTH
SUBCOMMITTEE ON
HUMAN RESOURCES
COMMITTEE ON
SMALL BUSINESS
SUBCOMMITTEE ON
ECONOMIC GROWTH, TAX AND CAPITAL ACCESS

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Washington, DC 20515

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(202) 225-5467 (Fax)

PASADENA DISTRICT OFFICE:
527 South Lake Avenue, Suite 106
Pasadena, CA 91101
(626) 304-0110

June 18, 2017



Chinese American CPA Association
608 E. Valley Blvd., #D-311
San Gabriel, CA 91776

Dear Friends,

It is with great pleasure that I extend a warm welcome to all those who have gathered here at the San Gabriel Hilton for the 7th Chinese American CPA Association's Annual Gala and Installation Dinner.

Established in the Greater Los Angeles in 2011, the Chinese American CPA Association (CACPAA) is a non-profit organization which has over 300 members in both Los Angeles and Orange County. It consists of many ethnic Chinese CPAs and elite professionals from the financial, legal, real-estate and education sectors. This association seeks to assist its members by facilitating contact and collaborative relationships with other financial professionals across the globe. In addition, the Chinese American CPA Association hosts useful seminars and shares articles to instruct the general public on how to better navigate through the financial business sector.

Tonight, we celebrate the installment of the Chinese American CPA Association's new officers and board members. I would like to offer a warm welcome to the incoming leadership and recognize the previous officers and board members for their hard work and dedication. Their commitment to the Association has made the CACPAA prosper.

On behalf of the United States House of Representatives and the people of the 27th Congressional District, I offer my congratulations and best wishes for the continued success of the Chinese American CPA Association.

Sincerely,

Judy Chu

JUDY CHU, Ph.D.
Member of Congress, 27th District

JOHN CHIANG
TREASURER
STATE OF CALIFORNIA



June 18, 2017

Mr. Jonathan Lin, CPA
President
Chinese American CPA Association
608 East Valley Boulevard, #D-311
San Gabriel, CA 91776

Dear Friends:

It is an honor to extend warm greetings to the Chinese American CPA Association (CACPAA) on the occasion of its 7th Annual Installation Gala.

Since 2011, CACPAA has promoted the professional excellence and development of Chinese American industry experts in the accountancy field. Dedicated to advancing the industry's growth and potential, CACPAA holds forums and networking programs that broaden careers and business opportunities for its members. Through its strategic partnerships, CACPAA is well-positioned to build a strong platform from which accountants can thrive in the international marketplace.

Congratulations to the leadership, members and friends of CACPAA for your contributions and commitment to building a strong economic future for California. It is with great appreciation that I extend my continued best wishes for future success.

Very truly yours,

JOHN CHIANG
California State Treasurer

915 Capitol Mall, Suite 110, Sacramento, CA 95814 • P.O. Box 942809, Sacramento, CA 95814 • (916) 653-2995 • Fax: (916) 653-3125
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ENVIRONMENTAL SAFETY AND
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REVENUE AND TAXATION
RULES
UTILITIES AND ENERGY



June 18, 2017

Dear Friends:

It is my pleasure to welcome everyone to the Chinese American CPA Association's 2017 Annual Installation Gala. I would like to thank all the outgoing officers and board members for all your hard work and congratulate the incoming leadership of CACPAA.

Since it was established in 2011, CACPAA has brought together professionals from the financial, real estate, and education sector to enhance the professional development and communication of its members.

Thank you for providing a wide range of services and resources for business, academia and other professionals to equip them for a global business environment. I trust that CACPAA will continue to thrive and grow under the new leadership.

It is always an honor to serve you in the State Assembly. Thank you to everyone who worked so hard to make this organization successful, and best wishes for the continued success of CACPAA!

Sincerely,

Phillip Chen
Assemblyman, 55th District

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TEL: 213-974-5555 FAX: 213-974-1010

KATHRYN BARGER
SUPERVISOR, FIFTH DISTRICT



June 18, 2017

Chinese American CPA Association
608 E Valley Blvd., # D-311
San Gabriel, CA 91776

Dear Friends:

Greetings to you, your guests and supporters gathered in attendance for the Chinese American CPA Association (CACPAA) 2017 Annual Installation Gala. Unfortunately, a previously scheduled event precludes my attendance tonight. However, please accept my best wishes for a successful gala.

Los Angeles County appreciates the efforts of the CACPAA to promote professionalism and serve as a platform for trade and cultural exchange throughout Southern California.

Again, best wishes for a successful event.

Sincerely,

Kathryn Barger

KATHRYN BARGER
Supervisor, Fifth District

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21201 La Puente Road
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Telephone (909) 595-7543
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Mayor, Eric Ching
Mayor Pro Tem, Mary Su
Council Member, Robert Pacheco
Council Member, Andrew Rodriguez
Council Member, Nancy Tragarz

CITY OF WALNUT



May 31, 2017

Chinese American CPA Association
608 East Valley Boulevard, Suite #D-311
San Gabriel, CA 91776

Dear Honorable Members:

On behalf of the City of Walnut, I would like to congratulate the Chinese American CPA Association (CACPAA) on the occasion of your Annual Installation Gala.

Congratulations to President Lin and Board Members on a prosperous and meaningful year. Thank you for your continual efforts and services provided to local communities and business professionals as well as the international community.

My best wishes for a memorable event and for continued success in all your future endeavors.

Sincerely,

Eric Ching
Mayor
City of Walnut



會長的話 The President's Message

Reaching Above and Beyond 眾志成城，再創高峰

It is my great honor to be the President of the Chinese American CPA Association (CACPAA), a thriving organization of professionals whose passion and expertise stands out ***above and beyond*** all else. I am humble and deeply grateful to our Board of Directors for providing me with this opportunity. CACPAA has had much success since it was founded in 2011. We have developed an incredible group of hardworking colleagues and friends who are positively impacting the lives of our community. We have offered quality Continuing Professional Education (CPE) classes, energetic monthly meetings, and social outings to network with other professionals and officials. We have delivered free public seminars in both Los Angeles and Orange County, prepared voluntary tax returns for low income families, and raised funds to help groups most in need. We have also coordinated a memorable trip to China last year for those of us seeking to gain knowledge and business opportunities overseas.

Now is the time for us to uplift others by reaching ***above and beyond***. We need your help to accomplish three key goals. First, we will develop stronger relationships with local businesses by reaching out to businesses and organizations to deeply understand and effectively meet their needs. Next, we will enhance our monthly meetings and CPE seminars to expand our knowledge and technical skills so that business owners and individuals can confidently seek expert advice from our members. Finally, we will focus on strengthening the CACPAA membership and serving our members and community as best as we can. ***To our members***, you are the heart of our organization, and we hope to support and serve you throughout your careers. Please take advantage of all of the resources we have to offer.

I'd like to take this opportunity to congratulate our Board of Directors for a job well done and extend a heartfelt appreciation to a number of people: our immediate past President, Mr. Jonathan Lin, CPA, for your leadership and hard work, VPs, Mr. Jeff Huang, CPA, and Ms. Cynthia Lau, CPA, for your partnership and friendship over the years, previous President Mr. Derek Tung, CPA, JD, for your trust and support as well as your wonderful 'marriage making' in merging the Chinese American CPAs Society of Southern California (CACPA) and CACPAA. I am especially thankful to our Founding President, Mr. Howard Li, CPA, for providing us a brilliant vision and a path to success! I want to recognize Mr. Joseph Tseng, CPA, Mr. Charles Kiu, CPA, and Mr. Chan Fong, CPA, for supporting our mission and uniting our members to harvest an energetic spirit.

I am extremely grateful to our Gala Committee Members, Sponsors, and Volunteers. My sincere gratitude goes to all of you who contribute to our events by donating your precious time and funds to our mission! I want to make a special dedication to Ms. Alice Lo, Chairwoman 2017, Ms. Diane Chen, Chairwoman 2016, Mr. David Lin, Ms. Vivien Wang, Ms. Mei Mei Huff, CPA, Mr. Victor Wong, Ms. Lucia Hu, CPA, Ms. Anita Huang, Ms. Tiffany Ching, Mr. Danny Chen, Esq, Ms. Bo Pang, CPA, Mr. Tony Dong, CPA, Ms. Jennie Li, CPA, Mr. Joshua Wang, Mr. Paul Niu, CPA, Ms. Monica Lin, Esq, Dr. Crystal Chen, CPA, Ms. Kathy Chen, Mr. Ben Su, Ms. Cindy Hanson and many others for making amazing galas possible! You have proven what it takes to go above and beyond in your continual services to others. I look forward to working with all of you as we keep providing the highest level of volunteer services in our industry!

感謝我們的朋友和家人的支持。因為有你們 – 我們漫漫人生路的的堅強後盾，我們可以積極為中美會計師協會付出和奉獻。在協會這個大家庭裡，我有幸與一群高素質，出類拔萃，善良可愛，熱心助人，互相成就彼此的專業夥伴們結緣。他們讓我懂得欣賞別人的優點， 取長補短，海納百川， 有容乃大，高瞻遠矚，放眼未來， 多去支持別人， 助人方能達己！我衷心祝願大家把潛能發揮到最大！

Wishing you all the best,

Jing Qiu, CPA

"Do you live the good life above it all or do you do acts of good others can recall?" - Susan Mills

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Legal Counsel



Alice Lo



Anita Huang



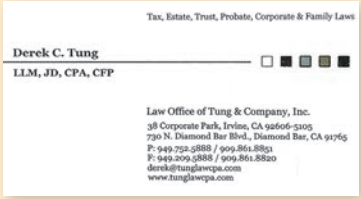
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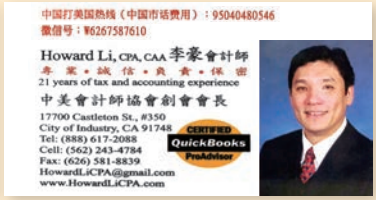
Danny Chen



Derek Tung, CPA
2013 - 2014 President



Diane Chen



Howard Li, CPA
Founding President



Jonathan Lin, CPA
2015 - 2017 President



Joshua Wang



Lucia Hu, CPA



Victor Wong

協會活動 剪影 Activities
























中美會計師協會
Chinese American CPA Association






美國江蘇總商會成立慶










中美會計師協會








Chinese American CPA Association


中美會計師協會


全球中華福僑聯會


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法務會計：訴訟戰場中的必勝關鍵

FORENSIC ACCOUNTING: KEY TO WINNING THE BATTLE IN LITIGATION



曾慶龍會計師
By Joseph Tseng, CPA, CFE
May 2017

隨著近年在美國投資的浪潮， 越來越多的個人投資者和中國大小企業在美國學習了痛苦並且昂貴的第一堂課。 幾乎沒有一天不出現一些涉及 EB–5 投資移民詐欺，金額高達數百萬美元的訴訟消息，員工貪污、勞資訴訟、商業違約以及知識產權侵權等等。另有公職人員的腐敗（記得臭名昭彰的貝爾市醜聞嗎？），洗錢、銀行匯款詐欺、稅務詐欺、網絡詐欺，這樣的例子不勝枚舉。

身為會計師，我們可以扮演什麼角色？如何提供最專業的服務，以協助那些涉及訴訟的客戶們？歡迎您來到法務會計 (Forensic Accounting) 和專家證人 (Expert Witness) 的領域。 我希望本文能提供您有關訴訟協助以及其過程的一般概述，更重要的是，幫助各位如何避免過程中無數潛在的陷阱，並為您解碼神秘的法務會計世界。

首先，讓我們開始一些最常見的問題：什麼是法務會計？是否與 CPA 一般執行的財務報表審計相同？專家顧問 (Consulting Expert)、專家證人 (Testifying Trial Expert) 又有什麼區別？會計專家證人的資格是甚麼？委任書的內容又包含什麼？什麼是律師與客戶之間的保密權和工作底稿保密權？諮詢證據交換 (Discovery) 以及交叉詢問采證 (Deposition) 是甚麼？刑事與民事訴訟的不同？州屬及聯邦案件的區別？

可能與一般人的想法相反，法務會計並不是“死者的會計”（確實，有許多人問過我這問題）。 法務會計是針對與訴訟有關的財務記錄和文件，如銀行對賬單、支票和存款、發票和收據、財務報表、稅表等進行調查和分析。 最終目的是向法院或律師提供與案件相關的證據和最終的結論或意見。 專家顧問和專家證人所提的意見，不論州屬或聯邦案件，都可以是採用口語或書面形式。 然而，遑論書面或口語意見都是可以從諮詢證據交換，或從雙方互相詰問中取得。

儘管法務會計與大多數註冊會計師熟悉的財務報表審計有一些相似之處，但兩者是不一樣的。傳統審計是基於 GAAP （美國公認會計準則）其中包括了重大性原則 (Materiality)，專業性的懷疑 (Professional Skepticism)，以及內部控制（Internal Controls）等等。 相反的，法務會計是基於調查心態和方法，需要詳細檢查每項相關的金融交易（除非律師已排除這項服務），包括單一支票，存款，收據或發票，無論金額大小，只要是可能對所進行的法務工作的結果會產生影響，都必須調查。

在進行法務會計工作時，受聘的會計師須要從律師的口中知道的是：他／她的角色是“專家顧問”或是“專家證人”。 兩者之間的主要區別在於：如果受聘於律師的顧問而非直接受聘於客戶，那麼顧問的工作底稿通常不需要與對方交換諮詢證據 (Discovery)，而且可認定是律師工作底稿 (Attorney Work

Product)。而專家證人的口頭或書面意見以及工作底稿是必須交換的。 這兩類專家都可以成為客戶的利益代言人 (Advocate)。如果他們不失去客觀性，他們的意見將更加可信。 諮詢證據交換，是訴訟中的預審階段，從要求對方或多方提供文件，採用交叉質詢或其他方式，通過從對方和其他方所獲得的證據來調查案件的事實。

對於專家顧問和專家證人的工作底稿保密性，程度上差異很大。 一般來說，顧問有權獲得比專家證人更多的工作底稿保密保護。 關於諮詢證據交換以及工作底稿保密的規則是非常複雜的，往往導致双方律師常發生爭議。有用的資源可參考“聯邦民事訴訟規則”第 26 條 (Federal Rule of Civil Procedure, Rule 26)。為了保護會計師的工作底稿，通常律師的戰略是開始時聘請會計師為專家顧問，在日後若有利時 , 可轉為專家證人。

對於文件的保存，會計師傳統的訓練是“存檔，存檔，存檔” – 越多越好。 對於法務會計師來說，諷刺的是，太多的存檔對他／她反而不利。 事實上，一名法務會計師應該採取與會計師傳統保存文件相反的方式。 因為無論是一個潦草的筆記，一個評論，一個簡單的電子郵件，不僅有可能必須交換，而且可以很容易地被對方律師從上下文中取出。因此，除非絕對必要，不使用電子郵件，尤其是那些成串的電郵， 如果必須使用電郵，千萬要注意您寫的方式和內容，以及內容精簡或繁複的程度。

那麼成為“法務會計專家”的資格是甚麼呢？可能許多人不相信，其實並沒有具體的要求。只要您的資格被提交給法院，通常以聲明 (Declaration) 的形式，法官同意您符合資格作為專家，您就是專家。然而，從實際面看，陪審團成員和法官總是根據專業資格，如 CPA、CFE（認證詐欺審查員）、教育、知識、培訓、技能和經驗來評估專家的信譽。由於訴訟的成敗，往往歸結於雙方專家資歷與信譽的競爭，所以專家們的技能和經驗更是重中之重。

在您應聘為法務會計師後，首先，最重要的任務是擬定委任書來保護自己。由於律師與客戶有保密權的優勢，通常建議客戶的律師直接聘用法務會計師而非客戶本身。 委任書範本可從 PPC（執業者出版公司）和 AICPA（美國註冊會計師協會）取得。 有時，委任律師以“Kovel Letter”的形式起草委任書，Kovel Letter 是一份提供律師與客戶保密的文件 (United States v. Adlman，68 F. 3d 1495（2d Cir 1995）。一般來說，委任書的內容起碼需包括衝突確認、服務範圍、顧問或專家證人的角色、預定時間表、預付金 (強烈推薦) 和每小時費率標準 (建議交叉質詢和上庭收費較貴，最低收費最少以半天為限）。

大多數會計師被要求協助民事而不是刑事案件，刑案涉及違反州或聯邦法律，由政府起訴。 相反而言，民事案件涉及私人或企業的民事事項。由此顯而易見，刑事犯罪行為，需要更高的標準。這就是“超出合理懷疑”相對於在民事訴訟中“優勢證據”的標準。在對比聯邦和州屬案件，聯邦對專家資格和其報告的要求通常比州更嚴格。

最後有關法務會計師的有趣部分 ––– 交叉質詢（當然，我是在說笑， 因為絕大部分法務會計師都覺得交叉質詢並不是個愉快的經驗）。由於在美國不到 5% 的訴訟案件會開庭審判，法務會計師有機會被詰問，但極少要出庭。有網路上有很多關於如何準備和參與交叉質詢的在線文章，但如果我必須提供一條建議，我會這樣說：堅持事實，專注於你的方法論，理由和結論，保持冷靜和發揮專業。

祝你好運，歡迎來到神祕並且多采多姿的法務會計世界。

Budgeting – Leadership in Gear
好的商業計劃需要領導的執行



Jing Qiu, CPA, CGMA
丘靜會計師
全球特許管理會計師

Budgeting for Acceleration

Many owners do plan to succeed. The budgeting process is like the fuel for a car, when put to the test, some fuel runs like a 4 cylinder vehicle while other delivers a 12 cylinder performance. So what are the underlying factors that make a difference?

Importance

Budgeting needs to be driven by a vision, what the company trying to accomplish, and a strategic plan, what steps must be implemented to accomplish the vision. Budgeting is important because it serves as a monitoring tool by estimating and matching expenses to revenue which helps companies determine whether they have enough money to fund operations, expand the business, and generate income.

Fundamental Requirements

There are two fundamental requirements to support a budgeting process. First, established accounting policies, procedures and systems are the foundation for any budgeting process. Where management can extract financial data to streamline decision processes a timely fashion. Second, an effective information technology (IT) system allows encompassing data management and system security. Ideally the IT team can generate custom financial reports beyond what a canned program can provide, and to develop a control process to ensure the integrity of intellectual property.

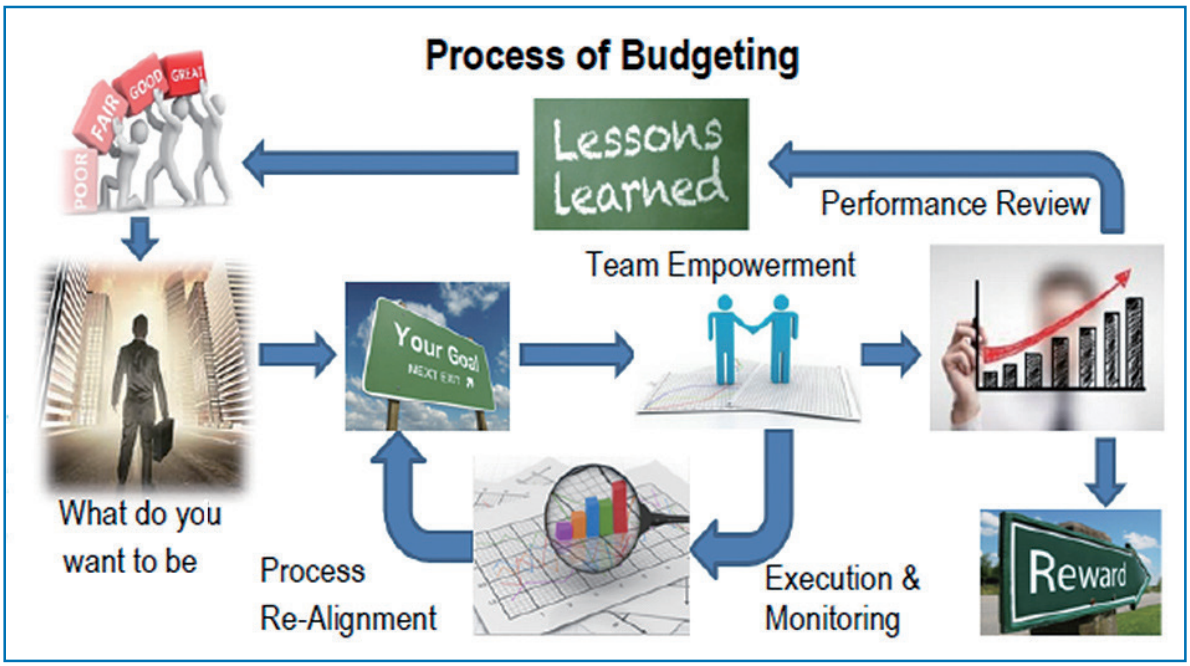
Budget Formation

First you must identify the company's intention is to create and maintain a budget. Second, take charge to examine creating a budget based on the current company financial picture, spending behaviors, patterns and the resources available for future growth. Third, beyond revising a dollar and cents spreadsheet, consider the knowledge, skill set, culture, vision, and decision making. Fourth, establish rewards and recognition programs; allow for creativity and innovation from their employees. Lastly, advertise to their company.

Team Empowerment

Team participation is essential in establishing and achieving profitable growth. It begins with an organization developing a clear growth strategy and strong execution infrastructure. Budget is the time to coordinate input and effort by you and your leadership team. A strong leader is capable to clearly communicate the vision of a company and helps employees see how their effort relates to the big picture. Companies that continue to grow from year to year result from a growth plan along with a strong leadership and culture. Together the company can empower their vision using their resources from budget plan.

Budgeting = Tool of a Leader



Monitoring Tool

A company's budgeting plan can also be served as a monitoring and controlling tool to oversee implementation of the plan. Assembling a weekly meeting to 1) evaluate the progress, 2) collect feedback, and 3) take corrective actions as needed.

Dealing with Budget Variance

The cause of variance between actual and budget can be due to unrealistic budget or under achievement. High variance indicates more help is needed. A team leader must analyze the cause and define path forward resolution. This may call for expense reduction, reallocating assets or shifting man–power.

Performance Evaluation

The purpose of comparing actual to budget is to add value to the business through better planning, monitoring, evaluating and controlling. Management may adjust a budget upward or downward to better reflect and implement new measures. Comparing the two values also determines how well the projected budget was created and implemented. As a result, the company can fine–tune a budget plan.

Reward & Recognition System

Organization needs a strategic reward and recognition sys–tem that measures compensation, benefits, recognition, and appreciation. Rewards based on performance are measurable and attainable, e.g. department manager can be awarded for maintaining their budget for the month with compensation or raise. Recognition is acknowledging someone before their task is achieved and appreciating is expressing gratitude for someone's actions. Reward systems do not necessary have to be based on compensation even the simplest appreciation and acknowledgement of effort can suffice.

Summary

Overall, a budget plan shall include well defined goals, an execution process, and a monitoring system for the plan to stay on track with the challenges of variance. Empower employee with a reward and recognition system. And lastly, performance revaluation shall measure a budget plan versus fore–casted. Finally – One must take ownership over this process or consider acquiring professional support.

外國人在美國擁有房地產出租物業，如何盡享稅務上的優惠？



黃傑峰註冊會計師
工商管理碩士

愈來愈多來自國內，香港和台灣的朋友在美國購買和擁有出租物業。隨著房地產市場的不斷升溫，房地產會帶來更多的收益和財富。可請記住美國是一個 " 萬萬稅 " 的國家。既然在美國擁有物業，可要遵守美國的稅法。美國稅制優待自主新業主，對投資出租房屋也相當優惠。

現在通過以下這個實例來分析非居民的外國人如何盡享房地產在稅務上帶來的優惠：

實例一：來自廣東的李太太 2016 年在 San GABRIEL 購買了一幢價值 $500,000 的房子用來出租，每個月的租金收入是 $2,500 或年收入是 $30,000。李太太的出租物業要交多少的收入所得稅？

選擇一：$9,000（30% 的租金收入）

李太太做為一個非居民來自美國的房地產的收入一般是需要按租金收入的 30%。在 2016 年，李太太當年出租物業的稅收為 $9,000 ($30,000X30% =$9,000). 承租人或房地產物業管理公司 (如果有涉及) 負有扣繳稅的義務。只要 $9,000 做為稅金上繳給稅局，李太太就不需要再申報年度所得稅申報表。

選擇二：$523 (扣除與出租物業有關的費用後的收入所得稅)

美國稅法第 871(d) 條例規定，如果非居民外籍人士在美國擁有因房產而產生的收入，可以根據美國稅法第 871(d) 條例，將由房產產生的收入作為與美國有關聯的貿易收入所得。房產相關的開銷（如物業費，房產稅，水電費，維修費等）可以相應抵扣，只有淨收益才需要被徵收稅。

除了租金收入以外，李太太還有以下的費用可以作為相關費用在稅前扣除

- 物業稅： $5.200
- 房子貸款的利息 : $4,000
- 修理 : $850
- 旅行費用：$1,050
- 清洗和保養：$500
- 保險：$650
- 園丁費用：$720
- 折舊：$9091

Total Expense: $22,061

李太太的房地產出租物業淨收入為 $7,939. 收入所得稅為 $523,

做為一個非居民 ,, 李太太如何能選擇 option 2 – 扣除與出租物業有關的費用後的收入所得稅？

- **申報 1040NR 和州稅表**

在通常情況下，如果非居民外籍人士在美國擁有出租房產收入的時候，每一年度，需要申報兩份稅表，一份給向聯邦政府申報聯邦個人所得稅，一份向給房產所在州申報州個人所得稅。個人所得稅的截止日為 4 月 15 日。 可以申請延期至 10 月 15 日。

・申請美國稅務號碼 ITIN

所謂 ITIN（Individual Taxpayer Identification Number ITIN）, 是美國國稅局（Internal Revenue Service, IRS）針對非美國居民，而且有報稅要求的人士而專門設立的號碼。從 1996 年的美國個人稅申報開始，美國國稅局要求沒有社會安全號（SSN）的報稅者提供個人報稅號碼進行報稅。因此 ,ITIN 號碼是進行美國非居民個人稅（1040NR）申報的重要基礎。而擁有 ITIN 對非移民簽證或者移民簽證的申請沒有任何影響。 ITIN 號碼是申報非美國居民稅的必要條件。美國稅務局要求非美國居民報稅者當年的美國個人稅稅表 (1040NR) 和 ITIN 號碼申請表（W–7 表）務必共同提交給稅務局。

從 2013 年開始，ITIN 號碼存在有效期，該號碼五年有效。在號碼有效期之內如果繼續申報非美國居民稅，則可以一直用此 ITIN 號碼。該號碼失效之後，如果需要，則需要重新申請新的 ITIN 號碼。

美國國稅局在收到申請之後，一般情況下會在六週左右的時間以書信的形式告知申請人 ITIN 的號碼。但是海外的申請人時間被通知的時間會更長，一般為十二到十五週左右。

- **提交正式 IRC871（d) 文件**

通過提交正式 IRC871 (d) 文件，選擇把出租物业有效地連接到美國的貿易或業務的租賃活動 (ECI)

- **申報 W8ECI 表格**

W8ECI 表格可以解除你的租戶或物業管理者從租金收入預扣 30% 的義務。

對於美國非稅務居民，特別是在美國境內有房產和財務投資者來說，正常申報美國稅是保證其在美國財務利益不受干擾的重要因素，同時也能夠保證其在美國投資所得僅被徵收合理稅款。

美國的稅法每天都在變化。同時每一項稅法有它的局限性，不是每一個人都適用。在您做重大決定的時候，最好諮詢您們身邊的專業人士。



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Estate Planning for U.S. Transnational Residents



The world in which we live is becoming increasingly more global. Many families now have members residing in multiple countries around the world. Individuals are choosing to work outside of their home country due to increased work opportunities and higher compensation. Investors are also diversifying their holdings around the globe. Over time, these changes have given rise to a new category of planning; planning for the transnational resident.

Who is a "Transnational Resident?"

The general term "transnational resident" refers to individuals with ties to two or more nations. A transnational resident is a person who may reside in the U.S. and own assets in the U.S. as well as in other countries. This "transnational resident" may be classified as a U.S. citizen, resident alien or non–resident alien under U.S. Federal law.

Many transnational residents believe that assets owned outside of the United States will not be subject to U.S. Federal estate tax at their death; but, U.S. estate tax laws are uniformly and strictly enforced and are likely to apply. This makes it important for transnational residents to review their situation with competent tax and

legal advisors and determine the applicability of U.S. Federal estate tax to their foreign assets.

Who is Subject to the U.S. Federal Estate Tax System?

The U.S. Federal estate tax system recognizes three taxpayer classifications: citizens, resident aliens and nonresident aliens.

Citizens

A citizen is a person born or naturalized in the U.S. and is subject to its jurisdiction. The Federal estate tax is imposed on a citizen's taxable estate, which includes all assets wherever the property is situated in the world. I.R.C. section 2001; Treas. Reg. § 20.2031–1[1]

Non–Citizens/Resident Aliens

A "resident alien" is a person not a citizen of the United States who is a lawful permanent resident[2] of the United States. The Federal estate tax is imposed on a resident alien's taxable estate, which like a U.S. citizen includes all assets wherever the property is situated in the world. Treas. Reg. § 20.2031–1

Nonresident Aliens

A person not a citizen of the United States whose domicile was outside the United States at the time of death is referred to as a "nonresident alien." The Federal estate tax is imposed on a nonresident alien's taxable estate, which includes only assets situated in the United States. I.R.C. Sec. 2103. [3]

What Special Estate Planning Strategies Apply to Transnational Residents?

Annual Exclusion Gifts

United States citizens, resident aliens and nonresident aliens may gift up to $14,000 in 2017 annually to a donee without imposition of a gift tax. No limit is imposed on the number of donees. If the gift is not made to the donee outright (as for example, when made in trust), the gift might not qualify for the annual exclusion without proper planning.

Gift Splitting

A married couple may split gifts up to $28,000 in 2017 annually to a donee gift tax free using their gift tax annual exclusions. Gift splitting is available only to spouses who are citizens or resident aliens. Nonresident aliens do not qualify. In community property states gift splitting may not be necessary because a gift of community property is treated as though each spouse had made a gift of his or her one–half interest in the property. Each eligible spouse would independently qualify for the annual gift tax exclusion on the gift of community property without the need to split the gift.

Gift Tax Marital Deduction

The unlimited gift tax marital deduction is available only on inter–spousal gifts to a U.S. citizen spouse, and not to a non–citizen spouse. Gifts by a resident alien or nonresident alien spouse to a U.S. citizen spouse would qualify for the gift tax marital deduction. If the gift is not made to the donee spouse outright (as for example, when made in trust), the gift might not qualify for the unlimited gift tax marital deduction without proper planning. Property passing to a noncitizen surviving spouse must be held in a Qualified Domestic Trust (QDOT) in order to qualify for the marital deduction.

Inter–Spousal Annual Gift Tax Exclusion

Inter–spousal gifts to a non–citizen spouse would qualify for a special gift tax annual exclusion amount of $149,000 in 2017, rather than the $14,000 annual exclusion. Gifts by a nonresident alien spouse to a non– citizen spouse would also qualify.

Gift Tax Applicable Exemption Amount

U.S. citizens and resident aliens may claim a gift tax applicable exemption amount. The 2017 applicable exemption amount is $5,490,000. By contrast, nonresident aliens do not qualify for this gift tax applicable exemption amount, but rather a lower estate tax applicable exemption amount of $60,000.

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[1] Treas. Reg. § 20.2031–1 Definition of gross estate; valuation of property.
(a) Definition of gross estate. Except as otherwise provided in this paragraph the value of gross estate of a decedent who was a citizen or resident of the United States at the time of his death is the total value of the interests described in sections 2033 through 2044.

[2] This includes green card holders and individuals who satisfy the substantial presence test.

[3] For the purpose of the tax imposed by section 2101, the value of the gross estate of every decedent nonresident not a citizen of the United States shall be that part of his gross estate (determined as provided in section 2103) which at the time of his death is situated in the United States.

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A New Tax – Do You Support Or Oppose



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Ronald Reagan once quipped, "Republicans believe every day is the Fourth of July, but the democrats believe every day is April 15." With the California Legislature's recently passed and adopted Senate Bill–1 (SB 1), those who believe their taxes are already too high have little reason to celebrate but the increased collections of $5.2 billion annually certainly will evoke the angst and spirit of April 15th for many.

In the 60's and 70's, California enjoyed the best roads and freeways in the nation. They were built during a time of population growth with a combination of user fees, federal and state taxes. The cost to build and maintain freeways continued to grow faster than inflation, and the state scaled back its aggressive road building and focused on expanding public transit instead. In 2006, Governor Schwarzenegger and the Legislature put Proposition 1B on the ballot, a $20 billion bond to address our state's aging transportation infrastructure needs at that time. While the money was to be used in a very comprehensive manner, it was one–time money. The debt was to be serviced annually from the state's general fund. During the Great Recession (December 2007 – June 2009) deep cuts were made in many state programs. Transportation infrastructure funding, with few effective voices in Sacramento, was a huge loser. Neglecting transportation infrastructure is relatively easy to do. The result of not keeping current on road repairs doesn't decrease capacity, and is more decay than immediate demise—but delayed repairs are significantly more costly than if done when needed.

In January of 2015, Governor Brown laid out his budget priorities and described a $58 billion accumulated deficit in state transportation infrastructure funding, but allocated no money for the need. His solution was to call for a legislative Special Session dedicated to raising new taxes. This tax package couldn't get off the ground in 2015 or 2016, but the groundwork was laid for the action recently taken.

Besides people starting to notice bone–jarring potholes during their daily travels, the argument for new funding went something like this: There hasn't been a gas tax increase since Republican Governor George Deukmejian led the charge to raise taxes 23 years ago. Inflation has since eroded the purchasing power of the money collected by about half, there are more vehicles using our roads, cars sold now are more fuel efficient, so there are fewer tax dollars collected per mile traveled, the growing electric vehicle market is paying zero in road taxes, with the net result being significantly less tax money in the pipeline to take care of road maintenance. According to people who have crunched

the numbers, lack of road maintenance requires each California driver to spend approximately $700 per year in extra vehicle repairs because our roads are in such poor shape. It is a compelling argument for more funding for transportation, something virtually everyone agrees with.

The problem is, where do we get the money? Republicans pointed out our state revenues have sprung back to $20 billion higher than before the recession. Why are we not budgeting more of this newfound money for roads? To make matters worse, truck weight fees—collected because trucks induce increased wear and tear on our roads––generate a little over $1 billion a year, but have been diverted to the General Fund since 2010. As have $140 million annually from a couple of other transportation accounts. Besides the billions of dollars taken outright, another $2.2 billion in loans of transportation funds to the General Fund remain unpaid. Republicans put together an infrastructure–funding package of their own that didn't raise taxes. That plan got nowhere.

In the 2016 election, Democrats achieved supermajorities in both houses. The new reality is, to raise taxes, Democrats no longer need to negotiate with Republicans.

Collection for the following new revenues will begin November 1 of this year:

–Excise tax on gasoline will increase from current $.12/gallon to $.30/gallon.

–A variable sales tax (read unpredictable) will be fixed at $.17/gallon.

–Diesel excise tax will go from $.20 to $.36 per gallon.

–Sales tax on diesel will increase from 5.75% to 9.75%.

On January 1, 2018, a new annual vehicle fee will be assessed based on value of the vehicle:

–$25 fee for cars worth less than $5,000 up to $175 for cars worth $60,000 or more.

On January 1, 2020, owners of electric cars will begin paying $100/vehicle in lieu of gas taxes.

All in all, this new, annual $5.2 billion in transportation taxes does address the very real problem of crumbling infrastructure. While there will be no additional transportation capacity—only repairs to existing infrastructure—this solution does charge the repair bill to those using the system.

But make no mistake—the legislature just flexed its new tax–raising muscle. And while we were already the highest taxed state in the nation, there is an insatiable desire to fund many pet projects with other people's money. There are indeed numerous bills winding their way through the legislature that will raise taxes, such as single–payer government run healthcare.

While Reagan could exaggerate and joke about everyday being like April 15th to some, it may not be too distant in the future when Reagan's joke will become reality.

慈善捐贈的簡介與未來



胡正國
Philip Hu
CFP

美國是一個以基督教立國的國家， 基督徒對金錢價值觀抱持的態度，是做個忠心良善的管家，來管理神所賜的財產，所以慈善捐贈的概念，對大多數的美國人來說是件自然形成的事。從國家的角度來看，在美國很多公眾事務的推動，除了政府的資源外，民間的慈善機構也扮演著非常重要的角色。為了鼓勵慈善捐贈，政府給予任何合法合理的慈善捐贈，有很大稅務上的好處，以鼓勵人們更加樂意參與行善。“慈善捐贈” 在美國主流社會固然已是行之普遍的舉動，可惜在華人的圈子裏談的還不夠多，筆者認為在未來的三四十年裡， 美籍華人將要經歷一個史上活的最長、財富累積最多，而且宗教信仰比例最大的時代。愈來愈多的人將不會認為把所有資產留給自己的子孫是唯一的選擇，將神的祝福所賺得的財富回饋社會，去幫助更多有需要的人，一個具有意義的人生價值觀，將會讓 Leave a legacy 的觀念成為更可能的選項。

對於一個有意願做慈善捐贈的人，在面對多種捐贈的方式、捐贈的內容，和配合個人心意可選用的工具，以及有那些不同稅上的好處，可能仍有霧裡看花，摸不著頭緒的困擾。坊間也很少中文的資料可以閱讀，筆者想在此就選擇捐贈的內容和捐贈的途徑，做一些簡單的介紹。

如果要捐，捐什麼樣的資產最好？

我常在遺產規劃的演講中問大家：什麼樣的錢是留給子孫最不好的資產？我的回答通常是：我們退休賬戶像 401K 或是 IRA 裡的錢，因為有很多的情形是在退休後，因節儉的習慣或仍有些從其它資產的收入，常常會捨不得用，讓退休帳户裡的錢繼續累積，直到夫婦都過世後剩下很多未繳稅的錢，豈不知他們那時將面對更不利的稅務窘境！舉例來說：張先生張太太過世後退休帳戶還剩兩佰萬。這兩百萬過世後還是要先交所得稅，可能一半先沒有了，剩下的再列入遺產。若遺產夠多（今年夫婦是一千零九十萬減免額），超過部分再付最多 40% 的遺產稅，兒女也只能拿六七十萬。如果兒女已經很富裕或自己更疼愛孫子孫女想要留給他們的話，還有可能要打 Generation Skipping Tax（今年最高也是 40%）。 這樣一路打下來，孫子孫女只拿到三四十萬，夠慘了吧！但如果走時是把錢直接捐給教會或是其他慈善機構，則完全不用付所得稅及遺產稅，兩百萬還是兩百萬，這樣豈不更好？

哪些資產可以捐增，除了現金外？

還有股票、房地產、公司股份、汽車、人壽保險等，各種資產都可以拿來做捐贈。

除了直接贈與給慈善機構外，還有那些慈善捐贈方式？

(1) 慈善剩餘信託 Charitable Remainder Trust (CRT)

通常這是針對高增值的資產，像股票、房產、公司股份等等… 如果賣出要繳增值稅，不賣收入嫌不夠，或是房產不想管理也不想 1031 交換，又擔心在人走時要付遺產稅。此時就可以考慮設立慈善剩餘信託，將高增值的資產轉移進去後再賣出，如此在賣出時就不用付當年的增值稅，自己與配偶可以每年從信託基金裡領 “至少” 信託 5% 的終身收入（根據年齡，年齡愈大，拿的越高）。到人不在的時候剩餘的信託資產再捐給指定的慈善機構，而子女可以從當初省下來的稅金，所購買的壽險保單信託中拿到免稅的死亡理賠，所以這是一個三贏的局面。其中的限制是捐贈的資產必須沒有貸款，通常股票是較常被使用捐贈的資產項目，因為房產仍可以用 1031 交換來保持延稅。在稅務優惠上，因為他捐贈的是過世後剩餘的資產，所以在所得稅的減免金額會遠小於直接贈與。

此外，CRT 的受益人必須是 Public Charity。

(2) 個人慈善基金會 (Private Foundation)

就是按個人的情況，量身打造未來的錢將如何捐贈投資。此一信託基金只要每年捐出至少 5% 的基金會資產，給合格的慈善機構，在實務上若是信託基金每年回報超過 5%，資產會繼續成長而且世世代代不付遺產稅，而且子孫也可以在基金會裡任職領錢。就像洛克裴勒第四代子孫四百多人每人每年從基

金會領三十多萬。它的限制是：只有現金或是公開交易的股票捐贈才能完全享受所得稅最大減免的好處。如果捐贈其它資產，所得稅減免只能按成本而不能用市價抵扣，同時每年可抵的 AGI 上限較低。另外，較高的維持費用也是一個考量，此種方式較適用於 “對的資產” 及 “較大的金額” 。

一般只接受，指定個人捐款，不能接受大眾捐款。

(3) 公眾慈善基金會 (Public Foundation)

優點：所捐贈的資產，都可以以市價做所得稅減免，AGI 抵稅上限較高。

缺點：由董事會來控制監管，而 Board Member 要公開選舉，可能自己或子孫被排除在董事會，失去控制權。

(4) DAF/ Donor Advised Fund (Poor Man's Foundation)

此一方式受到愈來愈多人的關注，因為他不但可以享受 Public Foundation 用市場價抵所得稅減免的好處，又可以享受 Private Foundation 間接管理的好處，也不用擔心失去控制；僅要一萬元就可以開戶，還沒有高額的管理費用，並且可以有像水庫調節水量的好處，如果在某年需要較多 Income Tax Deduction 時，所有的 Contribution 可以在當年抵掉；或者也可以選擇讓資金在 Fund 裏繼續投資成長、獲利及免稅，等到將來再捐。相較於直接贈與，碰到收入起伏較大的情況時，如果都照比例捐給機構，有可能形成某幾年捐的過肥或某幾年捐的太瘦，造成接受捐贈的機構預算編列的不方便。不如在收入多的時候，把一部份的錢放進 Donor Advised Fund 裡，將來哪一年收入少的時候，再從 Donor Advised Fund 裡拿出來捐贈。這對於有些尚未決定捐贈對象的捐贈人， 也可以先存入抵稅，之後再來選擇捐贈時機。此方法絕對是值得考慮方式之一，很多有名的基金如 Charles Schwab、Fidelity 等都有此類 Funds，不過他們大都只能接受現金及股票的捐贈。

但也有其它的 Funds 彈性更大，不僅可以接受房產、公司股份及各種不同的資產，還可以用市價抵扣所得稅。人走時仍然可以讓子孫繼續間接管理，就更顯出它在稅務上的靈活性，同時，他也沒有每年必須 5% 捐贈的規定，所以可以累積到比較大的金額後，再一起贈與。這個工具絕對值得研究。

Donor Advised Funds 也可成為 Charitable Remainder Trust (CRT) 的受益人，尤其是在開始設立 CRT 之初，尚未確定想要捐贈的慈善機構時，可以先用 Donor Advised Funds 做受益人而以後再決定捐贈的對象。如此設計更可增加設立 CRT 的靈活性。

(5) 人壽保險也是很好用的工具

活著的時候捐贈保險 Ownership，除了解約現金價值可以作為當年所得稅減免外，基金會或 Donor Advised Fund 也可做受益人，甚至可以用基金會或是 Donor Advised Fund 的錢來買，更能享受所得稅的好處，做到更大的槓桿。

利用不可變更人壽保險信託來做替代捐贈資產，也是在慈善捐贈裡非常重要的工具，常常很多人會問：「我資產捐出去了？小孩怎麼辦？」如果用少部份資產，或者是捐贈後所省下的所得稅來槓桿購買一個比捐贈資產同樣或更大金額的人壽保險信託；當父母過世時，小孩可以領取免稅的保險理賠，常常會拿得更多！這樣變成大家都是贏家的局面。

利用不可變更的保險信託，不但可以高槓桿的創造高倍數的理賠現金外，如果設立得對的話，所有保險理賠，更可以免所得稅及遺產稅；這是任何其他投資很難做到的，譬如說，本來一百萬保費可以買八百萬的保險理賠，但因為完全免稅，就相當於一千四百萬到一千五百萬需要打稅的遺產；因為完全省稅的好處，子女實際拿得更多。

比如張先生張太太有三千萬的遺產，扣掉遺產稅減免額一千零九十萬，剩下的一千九百一十萬打 40% 稅，子女也只拿少於兩千三百萬。不如從一千九百一十萬需要打稅的部分拿三百萬出來作個兩千萬免稅理賠的保險信託 (根據年齡不同，保費也不同 越早做槓桿比例越高 !) ，再把剩下的一千六百一十萬成立基金會或是放在 Donor Advised Funds 裡，等人走後再捐出，這樣子女還可以足拿三千萬，比不捐還多！Charity 也可多拿錢。真是利人又利己！

（6）退休帳戶裏 70 歲半後每年的必須提領 Required Minimum Distribution (RMD)

對於已經 70 歲半而又不需要用到退休帳戶裡的錢的人而言，也可以考慮領出 RMD 後捐贈給 Charity，這樣 RMD 的錢就可能不算收入 (可以每年抵到高達 50% of AGI)。

還有很多慈善捐贈的方式，限於篇幅無法一一介紹，重要的是我們了解若有慈善捐贈的心願，是可以有各種不同的方法及合適的工具來達成的。

無論是出於善心或是感恩回饋，這樣一個帶有正能量的行動除了直接捐助了慈善機構，也間接對社會做出了貢獻，不僅自己能享受到省稅的好處，更盡到了好管家在恩典中管理財務的責任，真是一舉數得及值得推廣的善事。

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一帶一路的前瞻與美國金融理財保險的未來



陳湘美女士

2017 年是美國大選政壇上重大改變的一年。在對外政治關係以及金融保險的互惠對應上都有者鉅大影響和契機。

本人曾在 2016 年進入北京大學國際關係學院傑出女性國際視野高級研修班進修並取得證書，其中“一帶一路”就是未來國家向外發展的重要方向。

在今年 5 月 14 日，一帶一路國際合作高峰論壇在北京揭幕式中，國家主席習近平就宣佈加大一投入一帶一路建設資金。提供專項貸款，制定、一帶一路融資指導原則等各項措失，總計將投入近兆元人民幣。 其中列出項目包括：

向絲路基金新增資金 1000 億元人民幣：鼓勵金融機構展開人民幣海外基金常務，規模預計 3000 億人民幣。

中國國家開發銀行，進出口銀行分別提供 2500 億及 1300 億元等值人民幣專項貸款，用於支持一帶一路基礎建設，產能及金融合作。 並同亞投行，金磚國家新開發銀行，世界銀行等機構合作支持 “一帶一路”項目， 共同制定融資指導原則。 由此看來，一帶一路將為中國帶上和平之路，繁榮之路，開放之路，創新之路，文明之路。

而在這一波 “一帶一路”的發展與推動中，勢必會造就更多的千萬富翁，億萬富豪。 目前許多隱形富豪中，不乏具有美國永久居留權的新移民。他們在功成名就累積大量財富後，希望下一代子女能夠得到更好的教育，開拓更好的人脈， 藉著 EB–5 投 – 動；一波在美國購買金融保險及退休規劃產品的熱潮，如年金及長期照顧。

多數投資移民的平均年齡在 45 歲到 50 歲之間，正當壯年，事業有成， 又想要將國內的高資產及海外隱形資做安全轉移，所以必需在美國做好資產配置及家族信託。

我們不禁要問：這些富人那麼有錢；，為什麼還許買大額保險呢？其實，高額人壽保險祇是一種工具，它可以用做：

1. 隱藏資產；2. 轉移資產；3. 規避稅務；4. 分散債務危機

那麼，在美國購買保險的好處有哪些？為什麼美國的人壽保險魅力吸引全世界：

1. 保費便宜：美國保費只有大陸的五分之一，香港的三分之一，台灣的二分之一。
2. 美國的保險公司祇要是 A 級公司，信譽好，理賠快速。
3. 美國人壽保險的現金值和死亡理賠，不受債主追討，也不受官司追索。
4. 美國人壽保險也可加入長期照顧，重大疾病，慢性病，儲蓄退休金等附加福利。
5. 美國人壽保險更有稅務上的優惠，許多富人壽保險來付遺產稅。

在全美國，人壽保險有 1200 家，產品種類也不腆枚舉。要如何選擇保險公司呢？

1. Rating– 保險公司評分 (一定要在 80 分以上，90 分以上更穩當)，千萬別選不知名的小公司，回報低，財力不夠穩健。
2. Living Benefits– 附加免費福利 – 生前就可以自己用到的，像重大疾病，慢性病，長期照顧。
3. Cash Value at age 65 /75– 退休時可用的現金值，當作退休金來用。
4. Death Benefit– 身後理賠。
5. Allocation Choices– 投資回報選擇及上限比例。
6. Agent Experience & Reputation– 保險經人的經驗及聲譽。

自住屋與出租屋不可不知的保險常識

2008金融風暴過後，經濟持續復甦，不到10年的時間，加州房產的價值不斷增高，許多地區已經超過2008年的最高價值。所以買房置產成為最好的投資之一。因為投資房產不但可以增值，租金的收入也可以成為日後穩定的退休金。但是如果疏於管理，房屋不但不能為自己帶來經濟收入，反而使投資者血本無歸甚至引發訴訟。所以今天我們來談談如何為自己的房屋規避風險?

無論是自住屋還是出租屋，在決定購買時需要做好以下事項：

1）Inspection Report 檢查報告
在Open Escrow前，買主需要請有執照的專業人員來房屋內做檢測。拿到檢測報告不要忽視，要詳讀。確保屋內所有電器功能正常，房屋結構完整且結實。當看到屋頂破損或地下漏水等問題，特別是有Mold（黴菌），不要輕易購買，一定要讓賣方清理妥當之後再購買。

2）Prior History 查詢過往記錄
買方可要求賣方於三天內提供 (T.D.S. - Transfer Disclosure Statement 房屋過往記錄)，同時可將房屋地址給自己的保險經紀，保險經紀有能力知道這個房屋5年內的賠償記錄。比如說之前是否有種植大麻，是否多次發生水管爆裂等問題。如果還在理賠階段，保險經紀也會為投保戶指出，這時您就要小心了。

3）Brush Area 是否容易遭受山火及土石流的威脅
另外，知道地址後，保險經紀也會告訴您房屋所處位置Brush的情況。在加州，多數的保險公司都不會承保土石流及山火造成的損失，房屋一旦受到土石流的侵蝕，保險公司不會賠償，所以買房時，請盡量避免購買High Brush 的地段，尤其是在山腰下的房子，避免購買房屋後買不到合適的房屋保險，當遇到災害時造成重大損失。
避免飼養兇猛的犬類，保險公司對房屋投保客戶所養狗的品種有嚴格的要求。近年來由於盜竊氾濫，許多人飼養兇猛的惡犬，這些惡犬非常容易造成人體傷害，比如狗咬傷鄰居小孩及郵差，這種現象層出不窮，造成控告不斷。為此保險公司不接受投保者飼養兇猛的犬類，比如Doberman Pinschers、 Rott-weilers、 Pit-Bulls (a.k.a. American Staffordshire Terrier)、 Akitas and Chows等

出租屋方面：
除了以上自住屋的常識，還應該注意

1）房屋出租前，在出租合約上最好能註明有權定期保養房屋和不可使用商業用途，以策安全。這樣做是為了避免房客將房屋使用不合法的用途或者做二房東，或是商業用途，例如大麻屋、家庭旅館、月子屋等。

2）在房客入住之前，確保房客沒有飼養兇猛的惡犬。避免日後屋主被牽扯到房客狗咬人的訴訟之中。

3）建議房客購買HO4，Renters Policy，這種保險價格便宜，每月大約20元的保費，不但可以保障房客由於失誤對他人造成的傷害，例如房客的狗咬人或者屋內設施使用不當造成火災，也可以保障房客自身財務，例如，房屋盜竊對租客造成的損失。同時也保障了屋主的權益，避免了房客被訴訟時連累屋主。

除此之外，當投保者會將自住屋改為出租屋，或將出租屋改為自住時，需要及時聯繫保險經紀，因為出租屋和自住屋的保險不一樣，一定要做一個更新，保單的格式要正確，例如自住屋換出租屋時，DP3一定要涵蓋Personal Injury這一部分，萬一遭受到房客控告的時候，這一項不但可以負責理賠同時還會支付訴訟過程中的費用。

林大衛保險
Topco Insurance Agency Inc.

Two Simple Truths to Insulate Your Business from Employee Liability

1) Are Your Employee Handbooks Updated?

2) Does Your Business Have Adequate Trade Secret Protection?



Jason T. Yu, Esq.

Handbook Revisions

Treat your employee handbook like the chicken in your freezer. After 12 months, it is no longer safe to use. Revising employee handbooks calls for a delicate balance. Issue a new handbook too often, and you risk creating confusion and apathy about your policies. Revise it too rarely, and your policies could be out of compliance with applicable laws. The beginning of the calendar year, however, is a logical time to dust off the handbook and make your annual revisions. First and foremost, new laws and regulations often take effect at or around the beginning of the year. Additionally, implementing revisions to coincide with the start of a new year may seem more organic (and less controversial) to employees than an abrupt and unexplained decision to revise the handbook at a seemingly random juncture.

Even handbooks that were updated in 2016 may not reflect critical new developments in the law. For instance, OSHA issued new guidance on drug testing and workplace injury policies, the SEC put new emphasis on whistleblower protections that may make confidentiality provisions in handbooks out of date and numerous states and municipalities have adopted new minimum wage increases. These are just a handful of new developments that may justify the investment in a handbook review. Even if an employer does not revise its handbook, employers may want to take stock of new forms and posters that need to be updated for 2017. For example, by January 22, 2017, employers must use a new Form I–9 for verifying the identity and employment authorization of employees hired in the United States. Is your handbook in compliance?

Trade Secrets/Confidential Information Agreements

In 2016, President Obama signed the Defend Trade Secrets Act ("DTSA"), which created new pathways for the protection of trade secrets in federal court. Most notably, the DTSA created a new enforcement mechanism permitting ex parte seizure of stolen trade secrets in certain limited circumstances. To be eligible for civil remedies under the DTSA, however, employers must include specific language in their trade secrets agreements notifying employees of the whistleblower protections embedded in the DTSA. Employers that have not yet revised their confidential information agreements since this major development should consider doing so this year. Additionally, consider taking a second look at how your agreement defines trade secrets and confidential information. The definitions should be narrowly tailored to focus on information that is truly confidential.

Updated agreements are also the perfect excuse to train employees on the use and protection of confidential and trade secret information. Do not assume that employees will understand what is and is not considered confidential. One of most common defenses in misappropriation claims is the argument that a company waived its right to enforce a confidential information agreement by failing to take reasonable steps to safeguard the information. Regular, well–documented trainings explaining the kinds of information the company considers confidential and what steps employees are expected to take to protect that information can be the difference between winning and losing these cases. At a minimum, better training reduces the risk of inadvertent disclosure of confidential or trade secret information. Does your company have a non–disclosure agreement?

智慧財產權簡介及其策略運用



陳哲揚律師

隨著國際化自由競爭的加速及知識經濟時代的來臨，知識，智慧及創新能力已成為企業獲利及競爭力的指標，而智慧財產權 (尤其指專利、商標、著作權) 的保護，規劃及佈局，更是目前各個企業經營的重要課題。在智慧財產權中，“專利”與發明及創新息息相關，所以對產業及企業競爭力有著重大的影響。

專利權為政府有關部門授與發明人 (或申請人) 的一項特殊的排他權 (Exclusive Right)。有了這項權利，專利權人可以“禁止”他人對其專利說明書裡的產品或方法技術進行製造，使用，銷售或進口。換句話說，如果他人未經專利權人許可就對專利保護的產品或方法技術進行製造，使用，銷售或進口，即是對專利權人的一種侵權行為。

有很多人問我“我明明申請了專利，怎麼還是被告專利侵權？”這個問題的答案還是要回到上面所說的專利排他權。專利授與專利權人權利去“禁止”或是“排除”他人使用自己的專利，但並未授與專利權人權利去該製造該專利產品。所以專利權人依照自己專利所製造出來的產品，也有可能侵犯到其他專利權人的排他權。因此，在製造一項產品或使用一項方法技術時，除了對此項產品或技術申請專利之外，也要對其他人 (尤其是競爭對手) 的相關專利做研究，才不會對其他人的專利造成侵權。

近年來，專利訴訟案件與時具增。除了大家耳熟能詳的幾家大公司 (例如蘋果，三星，宏達電，Google) 的專利戰之外，專利蟑螂 (Patent Troll) 也在專利訴訟中扮演了一個不可或缺的角色。專利蟑螂又稱做 Non–Practicing Entities (中文翻譯為非執業個體)，顧名思義，專利蟑螂作為專利的擁有者，本身並不生產製造與該專利相關的產品。相反的，專利蟑螂對製造該專利相關產品的公司積極的進行專利訴訟。一般專利訴訟的兩方大多為競爭對手 (例如蘋果與三星) 而且雙方的產品相似度高，所以當一方發動專利戰的時候，被告的一方也會研究對方產品是否對自身的專利侵權，而提出反訴。所以競爭對手的專利戰有很多時候都是以交叉授權 (Cross Licensing) 的方式和解。專利蟑螂之所以令許多公司頭痛的原因在於它並不生產任何產品，所以被告的一方無法以自身擁有的專利來反擊專利蟑螂而在專利戰中居於下風。被告的一方通常會用專利複審 (Patent Reexamination) 方式來使專利蟑螂的專利失效 (Invalidation)。但是與專利蟑螂纏鬥需要花費一筆不小的律師費，所以有些公司會在律師費與專利蟑螂和解的權利金中間做一個取捨 (Tradeoff)，如果繼續纏鬥需要花的律師費多過於權利金，選擇和解看上去是失了一點面子，但是贏了的卻是裡子。

其次，專利有其地域性。也就是說，在 A 國家獲得的專利權，僅在該國法律管轄範圍內有效。如果有人在 B 國家進行製造，使用，銷售或進口該專利產品或技術，則不對 A 國家獲得的專利造成侵權。所以在申請專利時，應該考慮整個佈局。除了要在本國提出專利申請，也應考慮適時的在其他有商機的國家或地區提出專利申請，以獲得全盤的以及策略性的專利保護。

再者，專利有其時間性。也就是說專利權人對其發明所擁有的專利排他權只在法律規定的時間內有效。超過法定時間後，此項專利即進入公共領域 (Public Domain)。自此，任何單位或個人都可以自由的使用此項專利。在美國，目前法定專利權的期限為 Utility Patent: 20 年 (自申請日起，申請日需在一九九五年六月八日之後)，Design Patent:14 年 (自專利核發日起)。

商標 (Trademark) 是用來區別某商品，服務，或是與其相關的個人或企業的標記。商標可以是任何文字，字串，圖像，設計，顏色，聲音等 (或任何以上之組合)，也可以是氣味或者是區別特徵的顏色。商標在註冊之後，只要按時向商標局繳交維護費 (Renewal Fee)，商標註冊就可以一直維持下去。商標註冊成功之後，可於商標之後放上 © 標記。商標之後標記“TM”表示商標正在使用當中，並未向商標局提出商標註冊或是註冊程序仍在進行。

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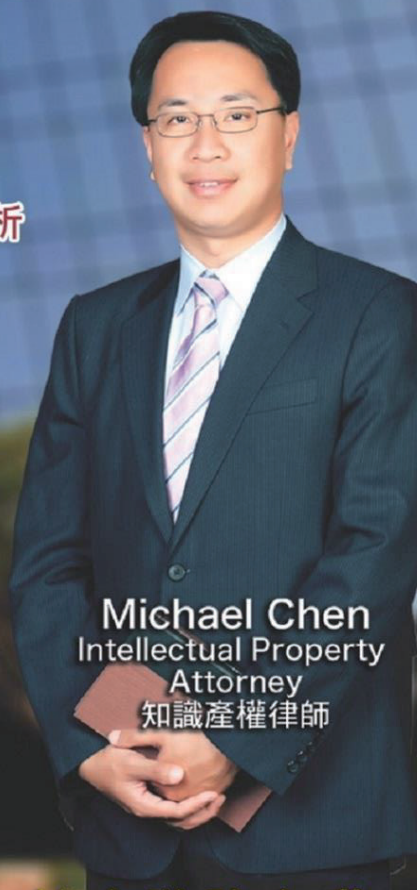
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榮獲

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- 世界華人創業家榮譽獎 (2010)
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企業傳承及風險管理 —— 華商成功的命脈



鄭莉容財務計劃師
CFP® , MBA

一般的企業週期包含了萌芽期、草創期、成長期、平穩期、擴張期、衰退期以及退出 期。無論國內企業或是跨國企業，不外乎經歷這幾個企業週期。

並非每一個企業都照著一般的企業周期循序漸進。有些企業則如曇花一現在草創期就進入衰退期並迅速消失；有些企業維持在平穩期而避免擴張。無論企業是邁向成功顯赫或 是落入慘淡經營，這完全取決於企業家掌握企業周期的能力。企業家今日所看重和著手的 焦點，會決定明日企業是否成功。若企業家能透徹地了解企業現處企業周期的那一個階 段，這將有助於企業家預見即將面臨的挑戰，而作出最佳的商業決策。

從企業邁入成長期一直到進入退出期，風險管理在每個階段中愈來愈重要。風險管理包含了辨識風險、評估風險和發展管理風險的策略，風險管理是企業延續計劃中重要的一環。

• 商業風險：包括了市場定位、企業多角化經營成長以及商業的成功所涉及的各種風險。這與個別產品與服務的特性有關，並且延伸至建立並累積客群。

• 法規風險：遵守各項法令規章，如同法令、法規、產業標準、業務守則和合約的要求。另外也包含了履行合約的內容及程序、達成客戶和社會環境的期望。

• 財務風險：包括流動資金、預算要求、稅務責任、債權人和債務人管理、酬金和其他一般帳戶管理。將家庭資產與企業資產區分開，以保護家庭財富。

• 聲譽風險： 企業的整體行為、產品或服務的特性、員工的行為或其他與企業相關之個人仕的行為皆會影響到企業的聲譽。

• 健康與安全風險： 包含了與企業相關的每一個人的安全。核心人物和企業家的生命和工作能力都是極其重要的。這涵蓋了個人的安全以至於工作場所的安全、公共環境的安全以及企業體所提供的產品和服務的安全。

• 保全風險：包括了企業營運的場所、人員和資產的整體保全，並且延伸至資訊、智慧財產權、和技術的保全。

• 環境風險：包含意外事故或天然災害帶來的損害，例如：火災、水災、冰雹或是暴風雨帶來的損失。

• 營運策略風險：包括建立、維持和擴張企業所需的策略規劃、業務範圍界定以及資源的要求。資源包含了促使企業成功地發展和傳遞優質產品和服務所需的人力資源和營運的需要。

• 跨國營運風險：各國特有的規定、稅務、財務、語言以及文化的差異……等等

對一個具有規模的企業來說，持續發展業務是另一項挑戰。根據市場調查（見備註），只有 20%新成立的企業會存活至 5 年，其中 30%的企業可以維持到第二代，然而其中只有 10%的企業能流傳到第三代。

缺乏退出市場的策略會造成慘重的損失。許多知名的企業在消失前落得一文不值的 案例屢見不鮮。退出、轉賣企業是業主將多年的心血兌換成現金並功成身退的良機。變賣 企業需要實際的評估公司實際的市值。企業主必需面臨 財務上和心理上損失的挑戰。

業主必需要尋求潛在的買主，買主有可能是資深的經理人、公司高階主管、競爭對手、家族成員等等。在建立具有法律效力的買賣合約時，也同時設定企業移轉計劃。在買賣合約裡，應讓包含了人壽保險和殘障保險的計劃，以免企業中核心人物的意外身亡或殘障失能。如此一來有助於建立企業在既有市場的利益。在遺產稅的考量下，也可幫助建立企業的價值。

退出階段並且要處理賣買賣合約、老年人退休計劃、財富管理、財富移轉和移轉控 制。可以將此作成大筆賣斷、根據雙方共同協議的分期出售。成功的企業家在退出階段時 也應考慮到對慈善事業的安排。可以成立慈善基金或是信托基金。

總歸而言，華商命脈的規劃應與專業的團隊共同來策劃。這個專業的團隊包含了會計師，律師，私人註冊的財務計劃師，行業風險管理專家和資產管理人。這一切都是為了 華商在最終的成功大業上鋪路，邁向康莊大道。

L–1 簽證社安稅及醫療稅的繳納



Paul Niu, CPA

根據美國現行稅法，公司員工基本上需要繳納 6.2% 的社安稅（Social Security Tax），0.45% 的醫療稅（Medicare Tax），雇主需要為員工繳納相同金額的社安稅及醫療稅；即共計 15.3%。

社安稅及醫療稅是用來支付退休後的涉案金及醫療費的。我們大家都清楚要領取退休涉案金，需要工作 10 年以上，積滿 40 個點才可以。伴隨著貿易全球化，從中國的母公司派遣來美工作的華人年年在增加，其中好多人員來美工作 3 至 5 年即返回中國工作。他們顯然退休後得不到美國的社安金，也享受不到美國的醫療福利。

那麼問題來了，這部分人是否需要繳納美國的社安稅及醫療稅？他們繳納這兩項稅的意義何在？是否有辦法不繳納呢？按現行的稅法，他們需要和美國居民繳納相同的社安稅及醫療稅。3、5 年後如果他們回到中國工作，由於他們在美國的工作時間不到 10 年，他們將領不到美國的社安金，他們所繳納的稅對他們來說毫無意義。

我們現行的中美稅務協定（01/01/1987 開始實施）是否有類似的規定，很遺憾，沒有類似規定。那麼其他類似國家是如何處理的呢？日美稅務協議值得我們參考。日美協議規定，日美母公司派到對方國家的工作人員，如果是少於 5 年的短期派遣，只要母公司證明其員工在母公司有繳納類似稅，在派遣國可以不需繳納社安稅及醫療稅。員工及雇主合計可以節約工資稅 15.3%。

中美稅務協定自 1987 年 1 月 1 日實施到現在 30 年過去了，從貿易到人員流動都發生了很大變化，相關人員是時候、有義務推動進一步完善、修改中美稅務協議了。我們華裔會計師是否也有義務根據工作中遇到新情況推動中美相關部門進行新的稅務協商？

想在美國養老？美國看病貴，護理更貴！



王翎月女士

你知道嗎？根據美國癌症協會美國癌症協會 2016 年最新研究報告得出，每年美國有近 160 萬人診斷出癌症，其中 64% 的人存活至少 5 年。每年有近 120 萬人得心髒病，其中有 60% 的人存活下來。目前在美國有 2 千 2 百萬人曾得過心髒病，中風和癌症。

高生存率本該是令人高興地事情，但是很多家庭卻也因此而犯愁，高昂的護理費和藥物費讓很多家庭難以維持甚至申請破產。

許多人會問，不是有醫療保險嗎？諷刺的是，78% 因為大筆醫療費而申請破產的都是那些原本就有醫療保險的人。根據美國癌症協會調查發現，超過 67% 的醫療費用其實為間接費用（如護理費），不包括在醫療保險裡面，患者需要自掏腰包才行，長期護理費成了心頭病

根據統計，房子著火的機會是一千二百分之一，出車禍的機會是二百四十分之一，住院開刀的機會是十五分之一，65 歲需要長期護理看護的機會是五分之二，75 歲需要長期護理的機會是五分之三。

隨著美國老齡化現象越來越普遍，以及各種疾病，許多上了年紀的人或是病患者面臨著一個非常實際的問題 – 需要到護理中心或者請人來家中照顧自己這筆開銷。在美國其實非常昂貴，一般住護理中心一年的費用要 8~10 萬左右。請到家中來護理略便宜些，卻也要每年 3–4 萬以上。

長期護理的費用是如此昂貴，但沒有任何一個政府的計劃包括社會安福利（社會保障）或醫療保險（Medicare）會支付所有的長期護理費用醫療保險（Medicare）是政府為美國 65 歲以上老人和殘障人士支付急性的醫療護理費用，比如看病，住院，手術，藥物及其他醫療專業護理，但並不包括日常生活照顧，如進食，穿衣，洗澡，如廁等等。

具體來說就是，病人必須已經在醫院住院至少3天，並且在30天內被醫療認證的長期護理中心接收，才能享受其護理優惠 .Medicare 最多提供 100 天的專業護理服務，頭 20 天費用由醫療全包，但從 21 天到 100 天的費用必須由並人家承擔，最高自付額是每天 161 美元（2016 年標準）。如果 100 天后病人還需要護理，則需要全額自費。

美國政府的低收入醫療補助計劃（Medicaid），可為某些老人提供長期護理福利，但條件非常苛刻，一般中產階級家庭都被排除在外。所以如果需要長期護理的病人或老人，就不得不自己全盤負責高額護理費的問題了。如何才能讓晚年無憂？

也許對很多華人來說，長期護理保險還非常陌生。但其實，許多美國家庭都已經把長期護理保險當做自己晚年的依靠了傳統型 Stand Alone 的長期護理險是一種消費險，使用它或每 50 年，美國保險史上就會出現一次重大的改革性突破，“生前利益萬全保”五合一人壽保險是人壽保險史上第三次重大突破，它徹底改變了人壽保險的用途，使人壽保險成為活著就能使用的保險。

這一份保險涵蓋了五種保障的生前利益萬全保早就已經改變了美國人對於晚年生活的態度，它不再是一份普通的死了才能用的人壽保險，而是涵蓋了生、老、病、殘、死，外加免稅儲蓄現金值的萬能儲蓄險。

它集合了死亡理賠，絕症理賠，重大疾病理賠，慢性疾病 / 長期護理理賠，免稅儲蓄增值於一身的綜合性保險。生前利益的意思就是活著的時候就用得到的保險。可以根據自身狀況和需求將身故理賠轉換為生前理賠的保險。

美國購房之前房屋檢查注意事項



房屋檢查 (Home Inspection) 是報價合同不可缺少的附加條款 (Contingency) 之一。當買賣雙方在購房合約上簽字生效後，買主要做的第一件事就是請有執照的房屋檢查師 (Home Inspector) 來檢查房子。檢查費由買家支付，價錢根據房價而定，一般幾百元美元，房價越高檢查費越貴。

通常房屋檢查大概要兩到三個小時，買主在房檢時最好跟著檢查師走，這樣可以學到很多東西。檢查師會一邊檢查一邊向買主解釋注意事項或問題所在。檢查內容包括房屋基本結構 (Structure)，地基 (Foundation)，屋頂 (Roof)，地板 (Floor)，牆壁 (Wall)，門窗 (Doors and Windows)，地下室 (Basement)，供電系統 (Electrical Systems)，供排水管 (Plumbing)，冷暖設備 (Heating and Air Conditioning Systems)，煙霧報警器 (Smoke Detector) 等。檢查師要填寫一份詳細的檢查報告，包括房子的狀況，哪些設備可能出問題，剩餘壽命是多少，應該怎樣維護，等等。除了詳細的檢查結果，還會有一份總結，列舉賣主要修理的部分。如果買主要求，檢查師還會幫著估價。好的檢查師還會附上彩色照片，使問題所在一目了然。

以下是房屋檢查一般主要會查的幾個地方：

1. 屋頂（Roof）

房屋檢查師一般會爬梯子到屋頂上面去看的，如果因為各種原因漏水，比如說排水管道堵住了，水就會從屋頂直接順著外牆流下來，那你就要考慮會不會水一直漏到地下室之類的問題。屋頂的瓦片 (Shingle) 的保修是二十到二十五年。裝瓦片的時候如果兩邊和上方不留出氣口（Vent），閣樓（Attic）裡的熱氣散不出去，這樣的瓦片使用壽命一般是十年。

2. 地基（Foundation）

地基有很多種，最好的是澆注混凝土 (Poured Concrete)，其次是混凝土塊 (Concrete Block)，粗石 (Field Stone) 最次。粗石最大的問題是不漏水，時間長了也會潮；混凝土塊的問題是縫裡的水泥時間長了會脫落，進水，會有白蟻隱患；澆注混凝土的問題是會裂縫，尤其如果嚴寒酷暑打地基的時候打地基，更容易產生裂縫。

3. 水泵和暗溝 (Sump pump and French Drain)

很多人家裝 Sump Pump 是為了防患於未然。如果過往記錄沒有房屋被水淹的情況，那關鍵是看地勢。有的時候山頂的房子如果排水不暢，沒有暗溝，水淹地下室也不是不可能的。

4. 白蟻 (Termite)

美國住宅的主要建材是木料，白蟻是損壞木質結構的害蟲。白蟻檢查 (Termite Inspection) 可以是報價合同的附加條款之一。如買房要貸款，銀行一定要求白蟻檢查。獨棟別墅，聯排別墅，公寓樓三層以下都要檢查。檢查公司會把檢查報告和帳單寄到過戶公司。檢查報告的日期必須在過戶的 30 天之內。如檢查發現白蟻損害，檢查公司會在檢查報告單中注明處理的費用。買方經紀人會為買主寫一份白蟻檢查附件 (Termite Inspection Addendum)，要求賣主請專業人員處理。處理帳單也會寄到過戶公司，由賣主承擔。賣主接到白蟻檢查附件後要在三天之內做出答覆。雙方達成協議後，白蟻檢查的附加條款就取消了。面對常常有的白蟻現象，一般的處理方法是把毀壞的結構換掉，撒藥，然後最好年年處理。如果曾經有白蟻跡象，現在沒有活動的白蟻，並不能保證將來沒有白蟻，很可能就是剛好沒看到，所以處理一般都是要做的，另外，白蟻在新房子也可能會出現。

5. 氡氣 (Radon)

氡氣是一種含放射性元素的氣體，是致癌物質。戶外空氣中的氡氣含量是每升 0.4 微微居裡（pCi/L）。美國環境保護署（Environmental Protection Agency, EPA）規定室內氡氣含量不能超過 4.0 微微居裡。氡氣由土壤中存在的鈾分裂產生，會通過地基的裂縫或地下室的排水泵進入室內。沒有地下室的房子不需要做氡氣檢查（Radon Inspection）。氡氣檢查也可以是報價合同的附加條款之一，可以請房屋檢查師一起做。檢查費也是由買家出。如果檢查結果表明氡氣指標超過標準，買方經紀人會為買主寫一份氡氣檢查附件（radon Inspection Addendum），要求取消合同或要求賣主採取降氡氣措施（Radon Mitigation System），花費在 $800 到 $2000。賣主接到氡氣檢查附件後要在三天之內做出答覆，是同意降氡氣還是出相應的處理費。買主在接到賣主的回應後，也要在三天之內做出答覆。雙方達成協議後，氡氣檢查的附加條款就取消了。

6. 黴菌 (Mold)

長黴菌主要是因為潮濕，尤其房屋被大樹覆蓋常年陰涼的時候。看圖片的時候，從窗戶出去就是大樹很美，實際上，黴菌最喜歡陰涼潮濕的環境。所以地下室最好有除濕機，房子不住人的時候也應該經常開開空調除除濕氣。一般發現黴菌，最好找專業公司處理。

一個好的檢查師應在檢查結束時，為買家提交一份系統的檢查報告，一般的公司都會有一份事先印好的表格，裡面將應檢查的內容逐條列出，檢查師也逐條檢查，發現問題則記錄下來。總之，房屋檢查很重要找一個能夠負責任的檢查師，可以通過網上和比較好的經紀人推薦等多方面瞭解。

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申請美國稅號（ITIN）的重要性



李豪會計師
Howard Li CPA

李豪會計師的建議：

親自申請通常需要把納稅人的護照寄給國稅局，會需要差不多 7 周到 10 周的時間，這對我們的客戶非常不方便，因為這段時間客戶沒有護照可以使用。若是護照寄丟，更是麻煩。李豪會計師事務所是國稅局授權的 CAA – Certified Acceptance Agent (國稅局授權的認證受理經紀)，不但可以為客戶申請稅號，也可以幫客户認證护照。這樣客戶不需要把護照原件寄給國稅局。為新移民在美國安家以及設立公司打好專業的第一步。

現在我們有越來越多的非美國稅務居民來找我們辦理申請稅號事宜。所以今天我們就來探討一下申請美國稅號的重要性以及如何申請。

通常外國人來美國會有兩個選擇：

一． 打算移民成為美國稅務居民

二． 不打算移民，希望資產或生意國際化

這兩種選擇在還沒有成為美國稅務居民之前，通常都會需要申請稅號。這樣才可以獲得優惠預扣稅率福利，也可以把多繳的預扣稅退回來。在成為美國稅務居民之前，很多人會在美國買房子或做其他的金融投資。若是在加州賣房子會先預扣 18.3% 的稅，這個稅包括：聯邦的 15% 還有加州的 3.3%。換句話說，若是賣了一棟 100 萬美元的房子，非稅務居民需要預繳 18.3 萬美元的稅。若是非稅務居民，沒有申請稅號，可能這筆稅就退不回來了。

投資移民的客人每年會從項目方收到一個 K–1 表格。若是項目有收益，項目方很可能先預扣非稅務居民 39.6% 的稅。通常非稅務居民並不需要繳這麼高的稅，這也可以通過申請稅號來享受優惠的稅率。

有些中國來的客戶不打算移民美國，不過希望在美國開公司當股東分紅。分紅部分的預繳稅，也可以通過申請稅號的方式把大部分退回來。

接下來我們具體瞭解美國納稅識別號碼的規定：

納稅識別號碼必須在所有的稅表、報表以及其他稅務相關文件中提供，並且經要求後提供給必須將此號碼包括在稅表或報表中的任何其他人。對大多數人來說，這個號碼就是他們的社會安全號碼，簡稱 SSN。如果您是外國人，沒有 SSN 也不符合取得 SSN 的資格，您必須用個人納稅識別號碼，簡稱 ITIN。

需要 ITIN 者包括下列人士：

- 依照所得稅條約有資格獲得優惠預扣稅率福利的非居民外籍人士
- 不符合取得 SSN 資格但需要申報美國稅表或因為要申請退稅而申報美國稅表的非居民外籍人士
- 不符合取得 SSN 資格但選擇與美國公民配偶或居民外籍人士配偶聯合報稅的非居民外籍人士
- 不符合取得 SSN 資格但申報稅表的美國居民外籍人士（根據居住測試符合美國居住狀態者）
- 不符合取得 SSN 資格的外籍配偶在美國稅表上被申報免稅額
- 不符合取得 SSN 資格的外籍人士，有資格在別人的稅表上被申報為被撫養人，以及
- 不符合取得 SSN 資格的非居民外籍學生、教授或研究人員，他們需要申報美國稅表或免稅額
- 持有美國簽證的非居民外籍人士的被撫養人 / 配偶，不符合取得 SSN 資格

核發 ITIN 僅作為聯邦稅用途，它不會讓您享有社會安全福利，也不會使您有資格獲得低收入家庭福利優惠。ITIN 不代表您的移民身份或是您在美國合法工作的權利。

要申請 ITIN，您必須提交 W–7 表【國稅局個人納稅識別號碼申請書】(Form W–7, Application for Individual Taxpayer Identification Number)，並證明您因為聯邦稅而要取得 ITIN。連同填妥的 W–7 表附上身份證明文件以及一份聯邦報稅表或其他可證明您因為聯邦稅而需要 ITIN 的文件。

身份證明文件是用來確認您的身份和外籍身份，這個文件必須含有一張近照。國稅局最近對 ITIN 的申請程序作出更動。大部分的申請書現在都必須附上原始護照文件。

從 2016 年起，如果過去 5 年內沒有提交聯邦所得稅納稅申報，國稅局將會使 ITIN 失效。 納稅人若需要申報聯邦稅，可以用 W–7 表格重新申請更新這 ITIN。


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Some Q&A regarding the new DOL Fiduciary Rule



By Ken Wu, MBA. CFP. ChFC.
www.wucorp.net

The new DOL Fiduciary Rule ("Rule") is to ensure all investment recommendations financial advisors provide to clients are in the best interest of the clients. The Rule does this by broadening the definition of "Fiduciary" under ERISA to include investment advice given on all types of IRAs and ERISA employer–sponsored retirement plans.

What are T Shares?

- T shares are a new share class for commission business.
- T shares have a 2.5% up–front sales charge with an immediate 25bps trail— and are priced to trade like a stock.
- There are no exchange privileges between funds within the same fund family— an exchange is considered a purchase that will incur a 2.5% sales charge.
- T shares are meant to be used as part of a buy and hold strategy.
- There are also no rights of accumulation and no CDSC in a T share.
- They must be purchased in a brokerage account.

Is the grandfathering issue finalized regarding mutual fund accounts holding C shares?

- Grandfathering will apply to accounts that are in place after the Rule's Implementation Date.
- Advisors will continue to receive 1% trails if the C share investment is purchased before the Rule's Implementation Date.

How is "Recommendation" defined under the Rule

- The fundamental threshold element in establishing the existence of fiduciary investment advice is whether a "recommendation" occurred.
- A "recommendation" is a communication that, based on its content, context, and presentation, would reasonably be viewed as a suggestion that the advice recipient engage in or refrain from taking a particular course of action. The more individually tailored the communication is to a specific advice recipient or recipients, the more likely the communication will be viewed as a recommendation.
- The Department has taken an approach to defining "recommendation" that is consistent

with and based upon the approach taken by the Financial Industry Regulatory Authority (FINRA), the independent regulatory authority of the broker–dealer industry, subject to the oversight of the Securities and Exchange Commission (SEC).

- The types of relationships that must exist for such recommendations to give rise to fiduciary investment advice responsibilities include recommendations made either directly or indirectly (e.g. through or together with any affiliate) by a person who:
- Represents or acknowledges that they are acting as a fiduciary within the meaning of ERISA or the Internal Revenue Code (Code);
- Renders advice pursuant to a written or verbal agreement, arrangement or understanding that the advice is based on the particular investment needs of the advice recipient; or
- Directs the advice to a specific recipient or recipients regarding the advisability of a particular investment or management decision with respect to securities or other investment property of the plan or IRA.
- The recommendation must be provided in exchange for a "fee or other compensation." "Fee or other compensation, direct or indirect" means any explicit fee or compensation for the advice received by the person (or by an affiliate) from any source, and any other fee or compensation received from any source in connection with or as a result of the recommended purchase or sale of a security or the provision of investment advice services including, though not limited to, such things as commissions, loads, finder's fees, and revenue sharing payments. A fee or compensation is paid "in connection with or as a result of" such transaction or service if the fee or compensation would not have been paid but for the transaction or service or if eligibility for or the amount of the fee or compensation is based in whole or in part on the transaction or service.

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從瓊瑤的家庭看長期護理



程正勤
May Cheng

瓊瑤是大中華圈家戶喻曉的人物，誰沒讀過她的小說或看過她編寫的電視連續劇呢？從《窗外》，《庭院深深》到《還珠格格》等，瓊瑤是何等浪漫有愛的人啊！最近她先生平鑫濤因為插管之爭，她和繼子女的家庭矛盾見諸媒體。

這件事矛盾基本是：瓊瑤認為生命靠維生系統時，生活著沒有品質，應該放手。繼子女認為，爸爸只是失智，就讓他活在他的世界裡就好。瓊瑤已經在家照顧慢慢失智且中風的先生 14 年了（這 14 年她都不敢出國），在醫院照顧已經 400 天了。繼子女公開指責她後，她萬念俱灰回應願意成全，讓繼子女接平鑫濤回去照顧。其實，協調雙方的不同看法和解決問題的焦點是長期護理的問題。

如果平鑫濤擁有美國的長期護理保險就好了， 他在美國就有專業人士來專門照顧他，甚至去家裡照顧他，費用由保險公司支付。快 80 歲的瓊瑤就沒有必要天天守在醫院照顧 90 歲的先生了。其實，瓊瑤已經照顧慢慢失智中風且長期臥床的先生 14 年了，這要多深的愛和勇氣才能維持這麼多年啊！

平鑫濤因為失智和中風是基本不需要吃藥的，可是生活是完全不能自理。長期護理（LONG TERM CARE）與慢性病（CHRONIC ILLNESS）是中美人口老齡化進程中不得不面對的嚴峻現實。美國最早在 70 年代末期保險業就革命性地推出了 LONG TERM CARE 產品。這幾年人壽保險也開始引入 CHRONIC ILLNESS 的福利，把人壽保險與慢性病的福利結合起來，提供“活著就能用”的功能，改變了人壽保險是人往生後純粹留給受益人的傳統印象。LONG TERM CARE 與 CHRONIC ILLNESS 都是界定投保人如果 6 種基本的生活功能至少有 2 種自己無法完成，保險公司就介入提供服務照顧投保人。六種基本的生活功能包括：吃飯， 洗澡，穿衣，挪動，上廁所，大小便失禁。本人 35 歲時就買好了 LONG TERM CARE， 後來又追買了包括 CHRONIC ILLNESS 的人壽保險。健全的財務規劃不能忽視我們很多人長壽可能面對的護理需求。目前兩岸關於長期醫療護理保險的現狀是，2015 年青島率先在全國首推“長護”保險。2015 年臺灣行政院通過了長期照顧保險發草案，接下來如果通過立法院審議，最快要 3 年後開辦。

中國人很有親情，傳統的這種需求是有家庭來承擔。但當今的家庭越來越無法承受。如瓊瑤家一樣，當她先生有這種需求時，她也老了。當年瓊瑤照顧失智的母親時，平鑫濤說“你必須請專人照顧你媽，你三天兩頭這樣，是要把自己折騰死嗎？” “我知道你愛你媽！但是，我也愛我的老婆！” 說實在的，我雖然瓊瑤的粉絲，只知道她與先生是因《窗外》而結緣修成正果，還真不知道她們有四位繼子女。瓊瑤與先生一起相愛走過 50 年，在外人看來是神仙伴侶，卻因為先生從去年完全失智插管而引起家庭的紛爭。本月 9 號是瓊瑤與先生 39 年結婚紀念日，她 7 號關閉了臉書。瓊瑤受打擊挺大的，“我現在萬念俱灰，也不再相信人間有情，我跟你們爸爸之間五十幾年的感情，在你們的攻擊下，也變得蒼白薄弱！我暫時不會再去探視他了，免得情緒決堤而崩潰！”面對需要長期護理的老人，名人有實力的家庭況且如此，我們普通家庭更是難以面對。在這種時候，親情的糾葛與撕裂才是生命不能承受之重！

蔡玫慧 聯合律師事務所

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Guardian Angels



Our Mission: To promote lasting bonding between our angels and community to foster true inclusion of special needs population.

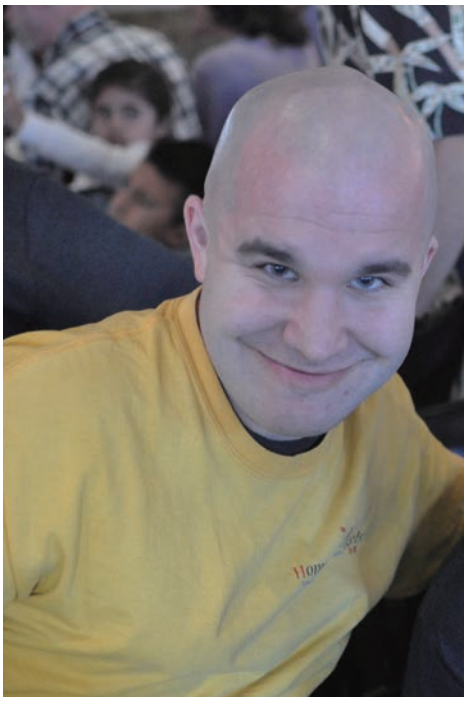
What is GAP?

GAP is a community integration supporting service for special needs individuals provided through a set system under the supervision of Home of Angels. It provides systematic coaching of community skills that are necessary for independent living. While GAP provides some supervisory services, its key pieces are of didactic nature. GAP invites family involvement but the process of training the angel will be prescribed by Home of Angels and followed by family members.

Each Angels is assigned a Mentor and a peer group of 2-3 teenagers. This team is the new circle of friends who will work closely with each Angel and help him with core social skills. After acquiring these skill set with time and repetition, the ultimate goal is for him to develop and nurture friendship independently.

Some of the activities at GAP are:

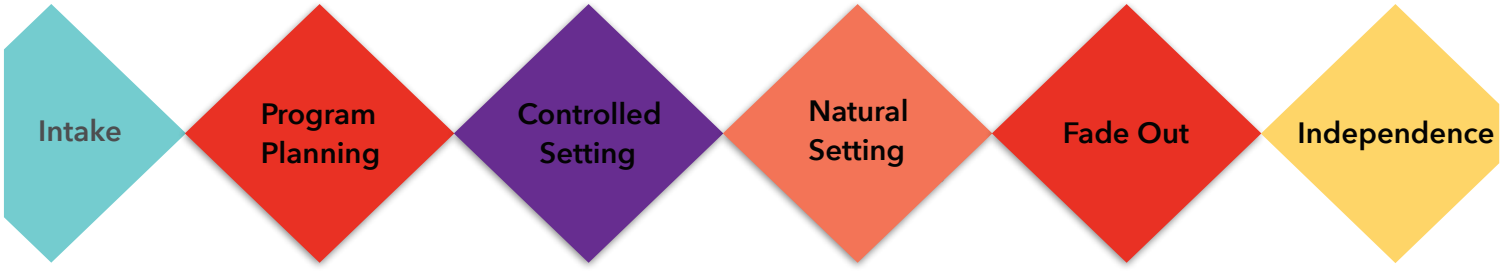
- Regular play dates
- Planned event participation
- Self-regulation skills and more...



The Guardian Angels of the Program

At the heart of the program, our guardian angels are the supportive, collaborative, and dedicated network of volunteers, parents, government officials, and donors. They have been the heart and soul of the program since its inception. Their unwavering commitment and collective action are the driving forces behind this program. They understand that the core of a healthy community requires equal participation of all members of our society. Their shared vision of teaching angels to foster lasting friendships will empower them to become productive members within the community.

When communities work together, it is powerful. Collective actions have made things that were previously thought to be impossible, possible.



ANGEL PROGRAM

Who are we?

We, Home of Angels (HoA), are a non-profit organization which is founded by parents with children that have developmental disabilities. Its mission is to promote and support full inclusion of people with special needs into their community. It provides programs to facilitate the mainstreaming process for special needs families.

Home of Angels would like to call your attention to those among us who have developmental disabilities; they are mostly invisible in our community. Left alone, they won't be able to access the resources available to them. Above all things, they need support from all of us so that they can be amongst us.

"Angels can fly because they take themselves lightly."

While this quote is inspirational, it is difficult for many of us to elevate ourselves to realize that our existence here is nothing more than a sojourn. But when you have a special needs child, you will learn this lesson the hard way. These special angels have no "wants" like most of us. They only have "needs". They can fly because they don't want the world to give them the spotlight to feel their existence. Home of Angels wants to put spotlight on them to showcase this wonderful group of kind and forgiving beings as God intends us to be.

Past Activities/Field Trips:
- Easter Egg Hunt
- Griffith Park Observatory
- Adaptive Education Recreation
- Swim Days
- Los Angeles County Fair

COMMUNITY INTEGRATION PROGRAMS

Physical Activites Training

Many of the developmentally disabled children have poor health at early age because of inadequate physical activities. Physical Activities Trainings is designed to help special needs children in developing abilities to escalate their physical fitness in the long term. It is also designed in an effort to *develop and then to advance angels' physical fitness, hand-eye coordination, joint attention*.

Parent-to-Parent Support

Parent-to-parent Support is to share experience among families with special needs children. Parents can learn where to look for supporting resources, how to work with School Districts, case study on special needs children behavior management.

Social Skills Training

Social Skills Training is to *teach socially acceptable behaviors* that enable our angels to interact with others in ways that elicit positive responses and assist in avoiding negative responses.

Our Methodologies:
- Structured small group (less than 10) therapy led by trained therapists and supervised by professionals
- Evidence based program supplemented with cognitive behavioral approach
- Parent participation
- One-on-one therapists may not be required depending on the child
- Learning and practicing while having fun

CONTACT

Phone: (626)872-2162
Website: http://homeofangels.org/
Email: info@homeofangels.org
Facebook: "Home of Angels"





救 世 軍 鷹 展 學 習 中 心

The Salvation Army Soaring Eagles Learning Center



救世軍是一個國際性的非營利基督教慈善機構，創立至今已超過 150 年。目前服務全世界 128 個國家。救世軍鑑於華人移民日增，於是在 1995 年開始在聖蓋博成立一個以華語為主的服事社區據點。

本區目前以發放食物給低收入的年長者，跟幫助移民家庭學生的課業為主要服務重點。特別是針對父母的英語及經濟能力不足的子女，幫助他們能達到學校基本的學術要求。

本中心從 2011 年至今已服務了超過 500 位以上的國小到高中學生,目前學習中心主要服務項目:

課後輔導班

服務對象:小學，中學 / 開放時間:週一至週五下午
主旨:輔導學生完成每日學校的功課以及作業要求,，學生在校年級需具備的英文能力，給予及時輔導完成作業落差的補強計畫。



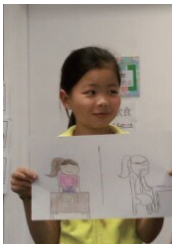
暑期成長班

服務對象:小學，中學 / 開放時間:週一至週五下午
主旨:透過暑期長假，有計畫及密集的加強學生在英文程度上的落差。並透過全方位的暑期課程及活動，幫助學生適應移民文化，讓學生在各個領域有卓越的成長與表現，為其進入美國主流教育系統與美國社會而預備。



家長教育課程：

輔導學習中心的家長如何教養子女;並認識中西文化的差異，正確有效的陪伴孩子成長。



受益學生： Mengqi 1 年級到 4 年級在本中心接受幫助。她生長在單親低收入家庭，原本相當退縮，她自從來了學習中心之後變得有自信又開朗。在班上樂於助人。4 年級下學期因為成績優異，進入 Gate (gifted and talented education) Program .



受益學生： Isabella 4 年級來美經過本中心的幫助，在 8 年級畢業得到校長獎及全校亞裔唯二獎。

救世軍鷹展學習中心，邀請您一起與我們來使社區變得更美好，一同共創孩子們的將來!!

鷹展學習中心所屬救世軍，是國稅局認可的 501(C)(3)非營利機構。捐款可獲開立抵稅收據，歡迎個人或商界持續捐款支持低收入家庭學生課業輔導學習計畫。當我們幫助社區時，我們需要您的幫助。

- 捐款支票抬頭請開:The Salvation Army San Gabriel Corps For: Soaring Eagles Learning Center
- 支票請寄到： 125 E. Valley Blvd., San Gabriel CA 91776

Fire Velo is a nonprofit 501(c) 03 cycling club predominantly composed of active and retired firefighters. Each year, riders from Fire Velo participate in numerous charity events throughout the United States and every August they participate in an annual cancer ride that takes them from San Francisco to Los Angeles – a 540 mile journey along the California coast. Retired Firefighter and Fire Velo President, Jim Berklite, started this fundraiser event 10 years ago to create public awareness and address cancer in the fire service, promote awareness of cancer as an occupational hazard of firefighting, provide information to fire fighters as how they can minimize their risks and provide financial support to firefighters throughout the United States who are battling the disease. Cancer is the most dangerous threat to firefighters and has been an *epidemic* that went under the radar for years as emergency workers thought nothing of their exposure to toxic chemicals released during fires.

Statistics show that firefighters have 9 percent higher risk of being diagnosed with cancer and 14 percent higher risk of dying from cancer than the general U.S. population.

You can make a different in the lives of our firefighters and their families who are battling this dreaded disease by making a tax deductible donation. You can make your online donation by visiting www.firefamilyfoundation.org and click on Fire Velo Cycling Club and start making a difference today.

All money raised by Fire Velo Cycling Club throughout the year goes to the Firefighter Cancer Foundation, Firefighters Cancer Support Network, Code 3 for a Cure, Retired Professional Firefighters Cancer Fund Inc., as well as other fire fighter services.





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童志敏

和認證理財規劃師的身兼稅務律師，註冊會計師



Derek C. Tung

28年稅務、法律、財務和會計經驗

2014年中美會計師協會會長

$180萬稅款退回$150萬

A先生沒有申報海外資產，支付了$180萬稅款。童律師接案後，引用稅法條例和案例，成功退還了$150萬罰款。

$160萬罰款變$6.5萬

B先生沒有申報在香港的銀行戶口和出租物業，他參加了自首計畫，預計要交$16萬罰款，國稅局罰款為$160萬。童律師為客戶爭取最後罰款改為$6.5萬。

$670萬稅款變$0萬

C先生是海外上市公司客戶，他賣出4千萬的股票，已支付$800萬的稅給中國，還要付$150萬給美國聯邦及$520萬給加州。童律師通過免稅交易的稅務重組，可將聯邦和加州稅減少至零。

$1000萬遺產成功保留

D先生很晚申報遺產稅表，國稅局剝奪了他的配偶豁免額。童律師接案後提交"私信裁決"，保持了共計$1000萬遺產給他的妻子。

專業背景

美國會計經濟雙學士B.S
北京大學中國法專修生
美國法學博士J.D
美國稅務法碩士L.L.M

專精

- 稅務法
- 商業法
- 遺產法
- 家庭法

商業合併收購訴訟及顧問

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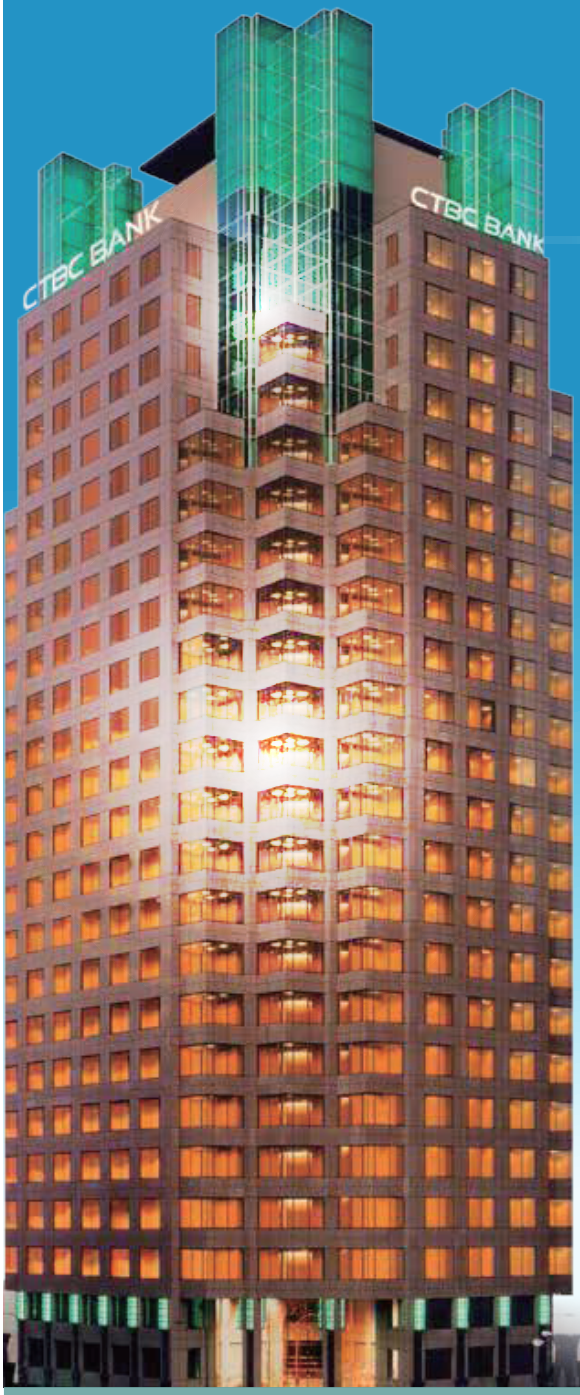
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童志敏律師事務所

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中國信託銀行



經紀人的成功
是我們最重要的目標

Philip Hu, CFP
President & CEO

Transpacific
泛亞財務保險

邀請您加入我們的團隊

No. 1： 全美亞裔壽險年金經紀代理商
No. 1： 2016年VOYA全美壽險經紀代理商銷售業績
No. 1： 2016年Columbus Life全美壽險經紀代理商銷售業績
No. 7： 2016年Allianz全美壽險經紀代理商銷售業績



我們專精

- 人壽保險・遺產規劃
- 年金規劃・生前利益
- 非美國居民及公民市場
- 長期護理・免稅退休計劃

我們與超過40家以上的主要保險公司有直接的銷售合約
我們擁有超過2000名專業全職和兼職的合約保險經紀人
我們用您所熟悉的語言提供完整的服務

VOYA
Columbus Life Insurance Company
Allianz
AccordiaLife
National Life Group
New York Life
John Hancock
Zurich
Great American
AIG
Transamerica
Athene
MetLife
Protective
Prudential
North American Company for Life and Health Insurance
BannerLife
Global Atlantic Financial Group
Genworth
Nationwide
MassMutual Financial Group

Our Locations

Monrovia, CA
Diamond Bar, CA
Fremont, CA
Irvine, CA
Torrance, CA
San Diego, CA
San Jose, CA
San Mateo, CA
Long Island, NY
Manhattan, NY
Metuchen, NJ
Houston, TX
Dallas, TX
Honolulu, HI
Seattle, WA

請關注我們
掃描二維碼

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