

登高望遠

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中美會計師協會
CACPAA
www.cacpaa.org

CHINESE AMERICAN CPA ASSOCIATION
中美會計師協會 (CACPAA)
CHINESE AMERICAN CPA FOUNDATION
中美會計師基金會 (CACPAF)

2023 年刊
YEARBOOK

Introduction of CACPAA and Its Mission

The Chinese- American CPA Association (CACPAA) was founded in 2011 as a non-profit organization in the United States. It was established by CPAs of Chinese descent in the United States who originally came from China, Taiwan, Hong Kong, Macao, and other Asian countries or regions. In addition to accounting, CACPAA has attracted members from many fields, including finance, insurance, law, real estate, and academia. In 2015, the Chinese American CPA Society of Southern California, founded in 1982, joined forces with the CACPAA, bringing approximately two hundred members. The resulting entity continues to operate under the name of CACPAA and has become one of the largest and most influential professional organizations in the ethnic Chinese community. CACPAA members are typically bilingual in English and Chinese and possess strong technical expertise in their professions. The Directors of the CACPAA Board are leaders and elite members of their own communities; many of them are successful professionals and entrepreneurs highly respected in their fields. By enthusiastically giving back and providing free professional services to the ethnic Chinese community, CACPAA helps to connect mainstream America and ethnic Chinese community members for professional and business development.

CACPAA is a non-profit, non-political and non-religious organization dedicated to promoting professional and business collaboration among members, associates, businesses and other professional organizations. The mission of CACPAA includes:

- Providing quality continuing professional education (CPE) to members;
- Empowering members to acquire and sharpen the professional skill sets required by the globalized business world;
- Applying pro bono education, consulting and referral services to the local community in the areas of taxation, accounting, law, investment, wealth management, insurance, etc.;
- Promoting business interactions and professional relationships among members and affiliates;
- Encouraging younger generations to pursue careers in accounting by providing necessary counseling and career training opportunities;
- Serving as a platform to connect members to CPA organizations and chambers of commerce located across the United States, as well as China and other Asian countries or regions.

Driven by its mission, CACPAA holds periodic member meetings to facilitate networking, presents keynote speakers and informative seminars to members and to the local community, provides free tax preparation and consulting services to low-income families, and performs outreach to neighboring municipalities, chambers of commerce, and professional organizations to help members gain exposure to new business opportunities. With the collaboration and efforts of all its members, CACPAA is playing an increasingly important role in bringing together local professionals and international businesspeople in the ever-growing global market.

中美會計師協會簡介和宗旨

中美會計師協會是由來自於美國，中國，台灣，香港，澳門及亞州等地區的華裔會計師於 2011 年在美國成立的非營利機構。協會更吸引了許多金融理財界，保險界，法律界，地產界，教育界以及其他各界的精英人士加盟。中美會計師協會和歷史悠久，成立於 1982 年擁有兩百會員的南加州華人會計師協會在 2015 年成功合併。合併後的協會繼續沿用中美會計師協會的會名，並已成為美國華裔社區中最大和最具有影響力的專業人士協會之一。協會會員專業知識強並且中英文流利。協會董事會成員多是活躍在美國多元社區中的精英分子，成功的專業人士或企業家。協會抱著回饋社區和為華裔民眾服務的熱忱，成為了美國華裔社區和美國主流社會之間的專業和商業交流平台。

中美會計師協會是一個非營利，非政治和非宗教性的專業人士協會，致力於鞏固和提升協會成員和各企業及其他專業協會組織之間的交流研討和商業往來。協會的宗旨包括：

- 提供專業人士高質量的進修課程；
- 努力提高專業人士業務水平從而增強他們處理商業全球化的能力；
- 為社區義務提供稅法，會計，法律，投資理財，保險以及相關領域的知識普及，諮詢和介紹服務；
- 努力為協會成員提供和其他商業領域人士互相交流合作的平台；
- 為新生代的財務會計人員提供實習或就業的機會；
- 積極增進美中和亞州等地區會計師協會和商會之間的交流與互動。

在此宗旨的指引下，中美會計師協會定期召開會員會議，加強會員間的溝通合作，並且籌劃專業演講會及研討會，為社區提供免費的稅務服務。協會還積極地和周邊各市政府，商會以及會計師協會建立友好互動的關係，讓外界更多地瞭解美國的華裔專業人才，也幫助會員們更加有機會接觸到更多的國際化項目。在協會不同專業領域人才的同心協力下，中美會計師協會在日益頻繁的國際商貿往來中扮演著更加積極的角色，尤其在美國已成為國際各界專業和商業人士交流的重要橋樑。

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桑菁會計師
Emily Sang,
CPA/MBA

2023 - 2024 年會長

會長的話

尊敬的理事會成員和選舉委員會：

我寫信給您是為了宣佈我競選 CACPAA 會長。我是一名註冊會計師，在會計行業擁有 20 多年的經驗。

我曾在各種工作崗位上工作過，包括公共會計、私營企業和政府。我目前在我的註冊會計師事務所執業，幫助企業解決稅務和財務需求。

我競選會長是因為我相信我可以為我們的中美會計師協會做出積極的努力。我熱衷於盡自己的能力，致力於確保 CACPAA 繼續成為華人社區值得信賴的顧問。如果當選，我將重點關注以下工作：

保持並提升 CACPAA 的價值。我將努力確保 CACPAA 被公認為行業教育和經驗的黃金標準。我還將突出我們為企業和組織帶來的價值，努力向公眾宣傳 CACPAA。

服務和擴大會員。我將努力提供交流機會來擴展、聯繫我們的成員、互相學習並建立友誼。當會員在尋求新的工作機會、項目合作或尋求專業人士的建議時，這些友誼對於他們來說非常寶貴。我想確保我們的會員擁有成功所需的資源。

促進會計師專業的發展。我將努力提供講座機會使我們的會計師的專業繼續發展，並瞭解最新的會計和稅務制度和法規。

促進我們理事及會員之間的團結。我堅信，團結的理事會和會員是我們協會成功和發展的關鍵。為了實現這一目標，我將倡導內部的透明度和溝通，以在理事及會員之間建立信任和包容性。我還將為我們的理事建立專門的平臺，讓大家可以方便地獲取資訊、資源、參與活動。我將努力建立表彰和獎勵制度，以突出我們協會內個人做出的傑出貢獻。通過這樣做，我們會創造一種讚賞的文化並激勵他人取得卓越成就。

作為理事會成員六年多，我擔任過副會長、CACPAA 秘書，在其他理事的幫助下，我負責做過以下工作：

佈置了一年年會的裝飾，疫情期間主持在線年度公眾講座、組織 CPE 活動，協調與邀請政府官員參加我們的晚會，在公共講座中多次當講員，組織召開理事會議，協助會長們的各種工作等。我相信我有經驗、能力和熱情，能夠成為一名勝任的會長。我請求您在選舉日為我投下神聖的一票。

感謝您的時間和對我的關照。

桑菁會計師

2023 年 6 月 18 日



Joshua Wang
Financial Advisor,
CRPC, MBA

編輯的話

Thank you all for your corroborations that facilitated the completion of the 2023 yearbook. There are four major sections in yearbook and names or activities in each section are followed by either alphabetical or chronological orders.

First, since there were structural changes of the members of staff and board of directors during 2022, we had to post again corrected 2022 members. Along with current 2023 members, you could navigate the updates.

Second, in order to reduce the pages of the yearbook, we only looked for congratulate letters from federal congress members and California state legislatures, and all of whom are from the locals of Los Angeles and Orange Counties.

Third, with your generous sponsorships of advertisements and articles, the yearbook received a good amount of financial support and also integrated with many critical topics; for examples, how to report foreign assets to IRS, top ten tax strategies for property sales, etc.

Fourth, we posted the major activities CACPAA from July 2022 to June 2023. Our hope is that these activities will be cherished and encourage you to continue membership for the coming season. At the end of this yearbook, there are steps for how to become our members and how to apply for CACPAA scholarships

I am grateful of president Derek Tung for giving me this opportunity to be the 2023 yearbook editor and trusting me with the process, Cynthia Lau for her initial contacts with the Congress Representatives and State Legislators, Vivian Li for her relentless efforts to produce all the past yearbooks, and to all of you who contributed letters, advertisements, and articles. I want to say that your contributions have been very meaningful to me and to many of the CACPAA. Thank you all.

Joshua Wang

Vice President of CACPAA 10/31/2023

感謝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
Howard Li, CPA
2011 ~ 2013 年會長



丘靜會計師
JIN Qiu, CPA
2017 ~ 2019 年會長



童志敏會計師 / 律師
Derek Tung, CPA/Esq
2013 ~ 2014 年會長
2022 ~ 2023 年會長



劉欣會計師
Cynthia Liu, CPA
2019 ~ 2020 年會長



牛培彥會計師
Paul Niu, CPA
2021 ~ 2022 年會長



林冠甫會計師
Jonathan Lin, CPA
2015 ~ 2017 年會長



黃傑峰會計師
Jeff Huang, CPA
2020 ~ 2021 年會長

2023-2024 BOARD OF DIRECTORS



Emily Sang, CPA, MBA
Current President



Derek Tung, CEO, CPA, CFP®,
Lawyer Vice President
Chair of Membership Committee
2013-2014, 2022-2023 president



Joshua Wang, CRPC®, MBA
Vice President
Co-Director of Website



Mary Lin, MBA
Chairwoman of BODs
Co-Chair of Event Committee
President of CACPAF



Zhuo Zhang, CPA
Secretary
Co-Director of Website



Fei Chen, CPA, ITIN, CAA
Treasurer



Paul Niu, CPA
Secretary of CACPAF
(2021-2022 President)



Jennie Li, CPA, MBA
Treasurer of CACPAF



Angela Chen, CPA, MBA
Chair of Community Education Committee



Cynthia Lau, CPA, MST, CFP
Director of Recognition and Awards
(2019-2020 President)



Jennifer Long, Loan Broker
Co-Chair of Event Committee



Pyng Soon, Attorney, CPA
Chair of Due Right Committee
Legal Counsel



Sean Lieu, Attorney, CPA
Chair of CPE Committee



Victor Wong, Banker
Chair of Scholarship Committee



Chen Huang, EA
China CPA



Diane Chen
Senior Financial Specialist



Howard Li, CPA, CAA
(2011~2013 President)



Jeff Huang, CPA
(2020 - 2021 President)



Mei Mei Huff, CPA, MBA



Pamela Pang, CPA



Raymond Wang, CPA

2022-2023 BOARD OF DIRECTORS



Derek Tung, CEO, CPA, CFP®, Lawyer
Current President



Joshua Wang, Financial Advisor, CRPC®, MBA
Vice President



Emily Sang, CPA, MBA
Secretary



Angela Chen, CPA, MBA
Treasury



Mary Lin, MBA
Chairperson of Board of Directors
Event Organizer



Pamela Pang, CPA
CACPA Foundation President



Paul Niu, CPA
(2021-2022 President)
CACPA Foundation Secretary



Chen Huang, EA
China CPA



Crystal Li, CPA



Cynthia Lau, CPA, MST, CFP®
2019-2020 President



Diane Chen
Senior Financial Specialist



Howard Li, CPA, CAA
(2011-2013 President)



Jeff Huang, CPA
(2020-2021 President)



Jennie Li, CPA, MBA



Jing Qiu, CGMA, CPA
(2017-2019 President)



Mei Mei Huff, CPA, MBA



Melody Shi, CPA, MBA



Michelle Wu, CPA



Pyng Soon, Attorney, CPA



Raymond Wang, CPA



Sean Liou, CPA, Attorney



Victor Wong
Vice President of Chase Bank

JUDY CHU, Ph.D.
28th DISTRICT, CALIFORNIA

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Congress of the United States
House of Representatives
Washington, DC 20515

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SUBCOMMITTEE ON CONTRACTING AND
INFRASTRUCTURE
SUBCOMMITTEE ON INNOVATION,
ENTREPRENEURSHIP, AND WORKFORCE
DEVELOPMENT

November 18, 2023

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

Dear Friends,

I would like to extend a warm welcome to all those gathered here with the Chinese American CPA Association (CACPAA) to celebrate its Annual Gala.



The CACPAA is a prominent organization that plays a vital role in the accounting profession. It is dedicated to supporting and empowering Chinese American CPAs by providing a platform for professional development, networking, and mentorship. Through promoting diversity, inclusivity, and equal opportunities for its members, the association aims to uphold the highest standards of integrity, ethics, and professionalism within the accounting industry.

I commend the CACPAA for creating an organization that actively helps its members achieve high standards of excellence and creates a community for all to learn and grow. The CACPAA's efforts have ensured that members have the resources to provide the best service to their clients, creating an environment where professionals and the communities that they serve can improve together.

On behalf of the United States House of Representatives and the people of the 28th 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, 28th District

MICHELLE STEEL
45TH DISTRICT, CALIFORNIA
STEELHOUSE.GOV
COMMITTEE ON WAYS
AND MEANS
COMMITTEE ON EDUCATION
AND THE WORKFORCE
COMMITTEE ON STRATEGIC
COMPETITION BETWEEN THE
UNITED STATES AND THE
CHINESE COMMUNIST PARTY

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November 18, 2023

Dear Friends,

On behalf of California's 45th Congressional District, I wish heartfelt congratulations to Chinese American CPA Association (CACPAA) on its many achievements over the years. Your success in bringing together individuals from many fields, including finance, insurance, law, real estate, and academia is commendable.

I support your efforts to help our small businesses and hardworking families. This includes keeping taxes low and fighting burdensome federal regulations. As a lifelong tax fighter, I am honored to collaborate with organizations that bring common-sense solutions to real problems. Your commitment to providing local jobs, continuing professional education, and offering mentorship for younger generations is truly outstanding.

My hope for the next generation is that they believe in the American Dream. This is the greatest country in the world, and as a first generation American, I know first-hand that with hard work, anything is possible no matter who you are or where you are from. Thank you for sharing a similar vision.

I am honored to celebrate this milestone with you and look forward to continuing our work on important issues. Once again, congratulations!

Sincerely,

Michelle Steel
Member of Congress



TED W. LIEU
36TH DISTRICT, CALIFORNIA
COMMITTEE ON THE
JUDICIARY
COMMITTEE ON
FOREIGN AFFAIRS
COMMITTEE ON
SCIENCE, SPACE, & TECHNOLOGY

Congress of the United States
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November 18, 2023



Dear Friends,

It is my honor and privilege to welcome you to the Chinese American CPA Association's (CACPAA) annual gala.

For 12 years, the CACPAA has provided an opportunity for Chinese American working professionals and entrepreneurs to come together to provide important business development services to their community. The organization aims to empower members to acquire and sharpen their professional skills, promote business interactions, and provides younger generations with necessary counseling and career training opportunities. The organization provides a platform to connect members and organizations together through their seminars, free consulting services, outreach neighborhood events and periodic member meetings.

I am delighted to join the CACPAA in honoring their 2022 president, Derek Tung and congratulating their 2023 president, Emily Sang.

Congratulations to the CACPAA and best wishes for a wonderful event and many more years of success in serving the Chinese American community.

Sincerely,

Ted W. Lieu
Member of Congress

PRINTED ON RECYCLED PAPER

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SUBCOMMITTEE ON FINANCIAL INSTITUTIONS
AND MONETARY POLICY
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ILLICIT FINANCE AND INTERNATIONAL
FINANCIAL INSTITUTIONS
COMMITTEE ON FOREIGN AFFAIRS
SUBCOMMITTEE ON THE INDO-PACIFIC
SUBCOMMITTEE ON AFRICA



United States House of Representatives

Young Kim
40th District, California

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@RepYoungKim

November 18, 2023

Dear Friends:

I am honored to welcome everyone to the Chinese American CPA Association's 2023 Professional Expo Opening Ceremony and 13th Annual Installation Gala. Thank you to all the boardmembers for your service and hard work to make this organization a success!



From its establishment in 2011, CACPAA has evolved into a prominent and impactful professional organization within the Chinese American community. I appreciate how you have provided free services for professional development and business growth as well as your efforts to foster closer relationships between the Chinese-American community and the mainstream community.

The role of CPAs and financial professionals is so important to supporting our businesses and families. Your dedication to offering complimentary professional education and development, consulting and referral services, and inspiring our youth to pursue accounting careers is an invaluable service for our community.

It is an honor to serve you in the United States Congress and as a member of the Financial Services Committee, I look forward to working with you to be a voice for our community, supporting our businesses, and getting our economy back on track. Once again, congratulations and best wishes for success!

Sincerely,

Young Kim
Member of Congress, 40th District

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California State Senate

SENATOR
DAVE MIN

THIRTY-SEVENTH SENATE DISTRICT



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FINANCIAL INSTITUTIONS
BUDGET AND FISCAL REVIEW
BUDGET SUBCOMMITTEE #1
ON EDUCATION
ENERGY, UTILITIES AND
COMMUNICATIONS
JUDICIARY

November 18, 2023

Chinese American CPA Association
608 E Valley Blvd, Ste D # 311
San Gabriel, CA 91776-6511

Dear Friends:

It is my pleasure to welcome the Chinese American CPA Association (CACPAA) to the 2023 Professional Expo and Installation Gala.

Since 2011, CACPAA has provided valuable resources and networking opportunities to Chinese American professionals throughout California. As a professional non-profit, the organization provides a multitude of free, professional services to ethnic communities throughout the Golden State.

I commend CACPAA for its commitment and dedication to assisting its members, as well as for providing a safe and welcoming place for professionals to grow and strive for excellence.

On behalf of the 37th State Senate District, thank you for your outstanding efforts and contributions to Chinese American and multi-ethnic communities.

Best wishes for the continued success of your organization.

Sincerely,

DAVE MIN
Senator, 37th District

DKM:bs

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California State Senate

SENATOR
JOSH NEWMAN

TWENTY-NINTH SENATE DISTRICT



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ENERGY, UTILITIES &
COMMUNICATIONS
TRANSPORTATION
JOINT COMMITTEE ON RULES

November 18, 2023

Dear Friends,

It is my great privilege to welcome you to the annual Chinese American CPA Association and Chinese American CPA Foundation's 2023 Professional Expo and Installation Gala.

Since its founding in 2011, the Chinese American CPA Association has established itself as the premier network of over 400 certified public accountants, finance, law, real estate, and education professionals. Through its provision of extensive educational, networking, and professional development opportunities, the CACPAA has supported its members in advancing the critical relationships and professional skills needed to better serve their clients, and to succeed in our ever-shifting economy.



The CACPAA and CACPAF can also be proud of their extensive outreach efforts in support of our local communities. From providing low-income families with free tax preparation and consulting services, to supporting undergraduate accounting students with vital scholarships, the CACPAA and CACPAF have adeptly demonstrated the value of professional communities in training the next generation. Today's Professional Expo and Gala is just one example of how the CACPAA and CACPAF have fostered collaboration between the Asian American professional community and business leader across the globe.

On behalf of the California State Senate, I am proud to recognize the Chinese American CPA Association and Chinese American CPA Foundation, their Board of Directors, members, and partners as they continue to promote economic, educational, and professional advancement.

Best wishes on this festive occasion,

Josh Newman
Senator, 29th Senate District

STATE CAPITOL
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SACRAMENTO, CA 94249-0059
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DISTRICT OFFICE
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BREA, CA 92821
(714) 529-5502
FAX (714) 529-5548

November 18th, 2023

Dear Friends:

It is my pleasure to welcome you all to the Annual Installation Gala Night for the **Chinese American CPA Association (CACPAA)**. Thank you to everyone who has worked so hard to make this event possible and thank you to the entire leadership of directors, cadres, and founding and past presidents of the **Chinese American CPA Association (CACPAA)** for your dedication to this organization.

Thank you for all you do to serve and create a strong community of Chinese Accountants in North America. The association continued efforts to build a platform for financial professionals to communicate current tax developments.

Congratulations again and thank you for giving me this opportunity to serve you. It is always an honor you represent you in Sacramento. Best wishes for the continued success of this vital organization.

Sincerely,

Phillip Chen, Ed.D
Assemblyman, 59th District



陈琳会计师

LIN CHEN ACCOUNTING SERVICE INC

公司地址 1401 MISSION STREET, SOUTH PASADENA, CA 91030

联系电话 626-6274633

加州执照会计师，北京工商大学会计专业，毕业后就职于毕中国普华永道公司，负责美国上市公司在中国企业的证券 审计工作，1999 年赴美留学，取得美国伊利诺伊州立大学工商管理硕士学位，毕业后任职于多家美资企业财务高管，有超过 20 年的美国企业做帐和管理经验。

陈琳会计师是北美联合会计师公司的创始人之一。曾任职 Gravity Defyer 首席财务官 5 年。 现任中美会计师协会理事及财务长。

2015 年她成立了陈琳会计师事务所，独立执业。凭借对美国企业经营管理地了解及经验，陈会计师帮助了许许多多的客户特别是中国公司在美国并购和注册公司， 积累了大量的海外跨境公司，投资移民，职业移民报税经验，她的洛杉矶会计师团队也特别擅长提供中美跨境电商，E2 和 L1 公司注册及相关业务的一条龙服务，客户中包括很多中国，台湾，香港的上市企业公司。是一家非常有经验，值得信赖的美国洛杉矶华人会计师事务所。



Angela Chen,
CPA, MBA
Treasury

陈琳会计师
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美国公民及绿卡持有人境外资产申报详解

在美国税法下，美国公民及绿卡持有人将按照其全球收入交纳个人所得税，也就是说在华美籍公民和拥有绿卡的美国居民必须向美国国家税务局（“IRS”）上报其在中国产生的收入并交纳相应收入税。如果美国纳税人已经就其在中国产生的收入给中国税收部门交纳了个人所得税，美国税法将给与该纳税人相应数额的免税额度来减少由此部分中国收入而产生的美国收入税。而对于非美国公民的个人来说，一般只需就其在美国产生的收入交税。

美国纳税人除纳税义务外还应按法律法规要求向 IRS 提供某些海外资产信息，其中最为重要的信息包括 5471 表格及 8938 表格所要求的的信息。

纳税人通过 5471 表格向 IRS 提供其所持海外公司股权的信息，须提供的信息包括所持股权比例、海外公司信息、某些情况下也须提供海外公司的收入情况。所持有海外公司股权超过百分之十的美国公民、公司、合伙制企业、信托或者遗产管理人必须向 IRS 提交 5471 表格。通常，提交 5471 表格并不会给纳税人带来额外税务，但如果纳税人持有某一海外公司股权超过百分之五十时，那么纳税人可能会需要就相应的全球无形低税收入（“GILTI”）交纳收入税。

纳税人通过 8938 表格向 IRS 上报其海外资产。海外资产包括但不限于纳税人在美国境外金融机构的金融账户，未通过投资账户所持有的海外公司发行的股票、债券或其他证券，海外实体所发行的债务或债券以及海外实体作为发行方或交易方的金融商品或合同。8938 表格要求“特定个人”与“特定主体”须上交 8938 表格。“特定个人”包括美国公民、绿卡持有者以及在纳税方面与美国居民享有同等待遇的外国居住者。“特定主体”包括满足以下两个条件的美国公司或合伙制企业：（1）该主体百分之八十或以上的股权由一个人所有，（2）该主体至少百分之五十的收入都属于被动收入或者该主体所持资产中至少百分之五十的资产都用于产生被动收入。

美国银行保密法（FBAR）要求美国公民、居民、公司、合伙制企业、有限责任公司、信托及遗产管理人按照美国金融犯罪执法网络（“FinCEN”）所出具的 114 表格的要求提供其相应 FBAR 信息。如果美国公民持有美国境外金融账户或者对此类账户有签署权或其他控制权，且该公民所持有此类账户的总价值超过一万美元，那么该公民须填写并提交 114 表格。同时美国公民或居民必须妥善保存此类海外账户的账户信息与记录。近年来，美国司法部对美国纳税人不遵守 FATCA 义务的行为采取巨额民事处罚且提出刑事指控。



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南加州深圳聯合會常務副會長
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Derek C. Tung 2014年中美會計師協會會長

專業背景

美國會計經濟雙學士B.S
美國法學博士J.D
美國稅務法碩士L.L.M



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出售您的房地產時需要知道的...

很多人賣房時常報怨他/她的房子怎麼賣不掉或賣了幾個月都沒有人來出價？賣房實際上是有蠻多手續的。美國的自己的房子法律是自己可以賣的，但通常自己賣賣了很久卻無人上門，也沒人出 Offer，讓屋主很沮喪，而且賣房要遵守美國的法律文件跟買方，很多賣方不了解這些法律及步驟，最後房子沒賣成，生了一肚子的氣，或不了解行情吃虧了，甚至被買方告而要跑法院賠官司費用，律師費用等。所以絕大多數的人都會找一位房地產經紀人來幫她/他賣，自己可以節省很多時間，精力及快速賣出。

房地產經紀人通常會幫賣方處理很多事情，包括在交易過程中與買方或買方經紀人協商，談判，潤滑賣方和買方各執己見的地方，協調價錢等等。賣方的專業經紀人也會像賣方解釋加州買賣房屋的規定，法律條文，讓賣方避免處理不當所產生的法律糾紛。

1. 首先定價要精準

您必須找一位很有經驗的房地產 Broker 或 Salesperson 來幫您做市場調查分析，讓您知道房價大約多少，經紀人也要隨時把市場變化的行情反應給賣家，做一些調整達到成交的機會。

2. 需要做 Home Staging 嗎？

有些賣家賣房前會先找 handyman 修好！些該修的東西，再做 Staging，佈置的很漂亮希望能賣高一點的價錢，當然這樣很好，但很多買家知道這些找人佈置的東西以後都要拿走，所以主要還是注重房子的硬體部分如格局，房間的大小？地理位置，正面及後院等。也有一些賣家不想自己花時間去修，整理 Sell As is 現況交屋，讓買家自己按照買方的意思買後去弄，賣方給一些錢，這種方式也是可行的。

3. Open house 有用嗎？

現代人很多都自己上網找房，看到喜歡的就叫經紀人帶她/他去看，Open house 可以吸引一些 Drive by 的人來看，最省錢，可以碰碰運氣。有些 Agent 會花錢幫賣房打廣告，上網刊登，讓房子快一點售出。

4. Pre-qualified Buyer

很多買家看到喜歡的房子想買但未必有財力，賣方的經紀人應幫賣方審核這些買家，那個是合格的，那個初步就不合格了，以免進了 Escrow 後浪費大家的時間，買方要有 Pre-Approval letter 從銀行，貸款公司審核過的或 DU Approval.

5. Contingencies

買方有 17 天房屋檢查，Loan and appraisal contingency. 及 17 天可以進入賣方房屋去了解狀況，賣方也要把房子的狀況 Disclosure 給買房，如那裡有漏過水？是下水道還是化糞池，有沒有養過貓狗等等...買方房屋檢查後不滿意是可以取消合約的。賣房簽字接受 offer 後，買家在 3 個 business day 要存入訂金，通常是 3% 賣價，若不是因為 contingency 發生取消，或不是因為房屋檢查不滿意未通知賣方取消而爾後反悔取消，訂金有可能會被沒收。

6. 賣方需要簽許多文件

買賣房屋，買方及賣方都要簽許多文件。賣方是不是外國人身份？如果是，Escrow 公司會先扣稅（如果有賺錢的話），賣方如果是投資房，也可以做 1031 Exchane 去延稅。

7. Close Escrow

買賣雙方如果一切順利，對房屋檢查 ok, 貸款順利撥款，買方最後再去看看房子（Final Walk-through) Verification of Property condition, 買方 Remove All Contingencies. 買方的錢（如有貸款，貸款部分的錢撥款）匯到 Escrow. Title company 做產權移轉，賣方交 Key. Escrow 會將 Net Proceed 匯入賣方帳戶，就算完成了交易，希望賣方和買方都皆大歡喜喔！

ACCOUNTING FIRM

桑菁會計師事務所

桑菁 Emily Sang CPA

来自天府之国四川，母校大连外国语大学。大学期间以优异的成绩获得奖学金留学美国，毕业于全美前三名的杨百翰大学会计专业，之后又以全优的成绩取得犹他州立大学企业管理硕士。于2000年成为美国注册会计师，曾任四大会计事务所及世界500强企业任管理职务，拥有20年的财务管理和税务工作经验。

桑菁会计师事务所拥有丰富的财务管理和税务工作经验，专心致力于为客户提供超值的服务。欢迎新客户免费咨询，还提供量身定制的省税计划。

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Emily Sang
CPA MBA
Secretary of
CACPAA

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Top 10 Tax Strategies for Property Sales

With the record price increase of real estate, more and more people are considering selling their highly valued real estate. Here are ten strategies that may help reduce your income tax liability when selling a property:

1. Hold the property for the long term: In many jurisdictions, holding a property for a certain period (e.g., more than one year) may qualify you for long-term capital gains tax rates, which are often lower than short-term rates.
2. Make use of primary residence exclusion: In some countries, selling your primary residence may be eligible for an exclusion or deduction, allowing you to exclude a certain amount of profit from the sale from taxable income.
3. Utilize 1031 exchanges: In the United States, a 1031 exchange allows you to defer capital gains taxes by reinvesting the proceeds from the sale into a like-kind property within a specific time frame.
4. Offset gains with losses: If you have other investment properties that have incurred losses, you may be able to use those losses to offset the gains from the property sale, thereby reducing your overall tax liability.
5. Consider installment sales: Instead of receiving the entire sale proceeds upfront, you may arrange for installment payments over time. This can help spread the tax liability over several years and potentially lower the immediate tax impact.
6. Deduct eligible expenses: Keep track of any expenses incurred during the ownership period, such as repairs, renovations, or real estate agent fees. These costs may be deductible and can reduce the taxable gain on the property sale.
7. Explore tax exemptions or deductions for specific purposes: Some jurisdictions provide tax breaks for specific purposes, such as reinvesting in designated areas or properties with historical significance. Research whether any such exemptions or deductions are available in your location.
8. Maximize your basis: Understanding and accurately calculating your property's tax basis can help minimize your taxable gain. Include all eligible costs when determining your basis, such as acquisition costs, improvements, and certain expenses associated with the sale.
9. Gift or transfer the property: Depending on your circumstances, it may be beneficial to gift or transfer the property to a family member or trust rather than selling it outright. This can have potential tax advantages, but it is essential to consider all legal and financial implications.
10. Seek professional advice: Engage a knowledgeable tax professional or accountant with expertise in real estate transactions and taxation. They can provide personalized guidance based on your specific situation and help you navigate the complex tax landscape.

Remember, tax laws are subject to change, so it's crucial to stay updated with the latest regulations and consult with professionals who can provide accurate and current advice tailored to your unique circumstances.



陈菲会计师事务所

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小型企业的退休计划

退休计划能为我们的退休生活提供保障, 是税务规划, 财务规划, 尤其是公司发展的重要部分。很多小型企业主, 因为退休计划设置的手续及可能涉及的管理费用等, 而对退休计划望而却步。其实退休计划可以为雇主和雇员的未来提供安全保障, 同时也对公司留住优秀人才, 发展公司很有帮助, 是一项既有利于雇主, 也有利于雇员的工具。

了解不同的退休计划的特性后, 您可以找到最符合您公司需求、为您的企业和员工提供最佳安排的方案。小型企业的退休计划可根据您的需求在法规允许的范围内进行个性化调整, 以达到最佳效果。

适合小型企业, 常见的退休计划有以下几种:

1. CalSaver IRAs (Payroll Deduction IRAs)

对于雇主来说, 这是最简单的计划。同时, 对于雇员达到 5 人的企业来说, 也是加州税局规定的最低要求。

雇员可以选择 IRA 账户的托管方和投资方式, 只有雇员自己向账户供款。雇员只需授权雇主从其工资中扣除一定金额用于该账户, 即可实现自动退休储蓄。这种退休计划的年度供款限额为 6,000 美元。对于年龄超过 50 岁的雇员, IRA 账户还允许额外的每年 1,000 美元的供款。

雇主无需向此账户供款, 也无手续费用等额外支出。

适合需要满足加州税局规定, 同时雇主不想为员工退休计划支付费用及提供福利的公司。

2. Simplified Employee Pension, SEP IRAs

SEP IRAs, 由雇主提供所有供款, 而不是雇员。雇主可以根据每年的公司运营情况决定是否向 SEP IRA 账户供款, 但所有雇员必须获得相同的福利。2023 年, SEP IRAs 的供款限额为雇员工资的 25%, 或每年 66,000 美元, 以较低者为准。

SEP IRAs 维护成本低, 非常适合有能力为雇员提供退休储蓄福利, 但不想涉及过多设立流程的雇主。此外, 雇主为雇员的退休储蓄的供款可以作为公司运营费用抵税。

3. Savings Incentive Match Plan for Employees, SIMPLE IRAs

SIMPLE IRA 允许雇主和雇员同时为退休储蓄计划供款。雇员每年最多可存入 15,500 美元, 而雇主必须匹配雇员工资的 3% 或者提供 2% 的雇员工资供款。对于年龄超过 50 岁的雇员, SIMPLE IRA 还允许额外的每年 3,500 美元的供款。

SIMPLE IRAs 设立程序简单, 管理费用低, 适合对雇主和雇员同时往账户内供款有需求的公司。SIMPLE IRA 与 SEP IRA 的主要区别在于供款上限及雇主存入金额。

4. 401(k)s

401(k) 计划属于 defined contribution plans, 它允许雇员将部分薪水存入延税退休账户。雇员将收入存入 401(k) 时不会被收税, 但在退休取款时需要当作收入被征税。传统 401(k) 计划允许员工每年最高供款 22,500 美元。对于年龄超过 50 岁的雇员, 每年允许额外存入 7,500 美元。

401(k) 计划可以根据雇主需求灵活设计, 如雇主是否为员工提供福利, 设定雇主提供福利的金

额，雇员何时可真正得到雇主所提供的福利等。

401(k) 计划提供了更多的灵活性和供款选择，但其设立及管理事项比较多，其管理费用的支出也是公司需要考虑的方面。但是，在有些情况下，设置符合公司需求的 401(k) 计划带来的好处会超过其付出，也是很值得的。

5. Solo 401(k)s

Solo 401(k)s 是 Traditional 401(k) 的一种，主要适用于个人或者夫妻成立的公司，并没有其他员工的情况。Solo 401(k) 的供款与 Traditional 上限相同，即每员工每年可供款高达 22,500 美元或 30,000 美元（50 岁以上）。同时，此计划只适用于老板及家人，雇主可根据自身情况设计计划内的属性，可让雇主及雇员的供款上限达到每年 66,000 美元。

6. Defined Benefit Plans

Defined benefit plan，顾名思义，根据将来退休时需要的福利来决定目前的供款金额。此计划要保证在雇员退休时可向其支付特定金额的福利。此计划需要使用特定公式来确定雇员将获得的金额，根据雇员年龄，薪水，及其在公司工作的年限等标准来确定。

此计划完全由雇主供款，最高可达到每年 26.5 万美元或员工最终年薪的 100%，以较低者为准。

此计划对雇主供款要求很高，设计复杂，设立成本也更高。因此适用于利润较高，雇员主要是家庭成员的公司。

7. Profit Sharing Plans

Profit Sharing 是一种让雇员分享公司利润的计划，完全由雇主供款。雇主每年可根据自己的意愿选择供款金额，也可在公司表现不好时选择不供款。雇主还必须选择如何将供款分配到雇员的退休账户中。2023 年 Profit sharing plan 的供款限额为每员工每年 66,000 美元或员工报酬的 100%，以较低者为准。

此外，对于 401(k) 和 IRA 而言，我们可以选择 Roth plans，是上述 401(k) 和 IRA 计划可设计的另外一种属性。如我们常听到的 Roth IRA, Roth 401(k) 等。

传统的 401(k) 或 IRA 会在将钱存入账户时免税，但在退休提取时征税。Roth 计划则与其反，在将钱存入账户时征税，但只要符合某些条件，退休提取时可以免税。

Roth 计划适用于目前税率较低的人群，也适用于认为退休账户内投资会增长巨大，提取时免税优于存入时省税的群体。

每种计划都有不同的特点和限额，作为小企业主，您可以根据自己的需求和可负担能力设计适合您企业的计划。您可以只选择其中一种计划，也可综合多种计划以达到最佳效果。以上所提供的所有供款金额均为 2023 年的数据，且按年通胀调整。

作为一个从业多年的会计师，个人认为，对于任何一个公司而言，设立合适的退休计划是财务，税务，人生规划中不可或缺的一部分。

于个人公司，家庭企业而言，退休计划的省税，延税功能不可小觑。

对于人才有需求的公司，退休计划是企业留住人才，更好发展公司的一个重要工具。

对于因退休计划成本高，管理程序复杂，公司盈利不足等各种原因而拒绝退休计划的企业主而言，跟您的会计师进行一个深入的沟通，了解更多相关信息，解除您对于退休计划的疑虑也是有百利而无一害的。

如果您需要进一步了解或有其他问题，请随时联系我们。

以上信息仅供参考，不提供任何专业建议。请咨询您自己的专业顾问。

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【洛杉磯訊 2023-05-05】利息高，房屋增值。想從房屋拿錢出來投資，又不想動到前面第一順位的低利息貸款。亞凱迪亞速勝貸款公司推出第二順位貸款新方案，查收入分期付款三十年年息 7.5。不查收入三十年固定年息 9.99。最高可到 75 %。

亞凱迪亞速勝貸款公司是資深貸款 Broker，一直服務於加州和內華達華人社區。華人很喜歡投資房產，而貸款是成敗關鍵，速勝貸款公司就像公司名字一樣，速成所願，讓客戶勝券在握。並提供一週放款過橋貸款方案，或現有房產解決資金週轉，幫助客人及時獲得貸款，買到自己喜歡的房子、土地、或商業房地產包括倉庫，酒店，公寓，商舖或辦公樓。該公司表示，而且這個快速貸款，可以在任何時候還款，沒有罰款，無需估價，不查信用分數。

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跨國訴訟何處提告，切診把脈找去向？

法律疑難

總部設於南加州的 A 公司，專門生產高檔家電，為許多消費者首選品牌。太平洋的另一端，著名的中國 W 集團在商界稱霸一方。原本走在平行線上的這兩家中美異國企業，在何種機緣下交錯相遇？

話說三年前，為了將事業版圖擴張至全球，W 集團可說是卯足了勁，擴張融資，主動積極游說多家國際企業進行合併，這包括美國 A 公司在內。

看在 W 集團飲譽國際的名聲，A 公司趨之若鶩，刻不容緩投入合作事宜，為了慎重起見，不僅仔細打探 W 集團在中國的財務近況，還委託律師審閱修改對方提供的合併契約，加入一些保障自我權益的條款。

兩司歡喜簽訂契約不到一年，坊間就傳出 W 集團資金鏈斷裂，陷入危機之負面消息，A 公司頓時信心大跌，擔憂彼此的合作關係是否還走得下去。起初 W 集團辯解，一切都是空穴來風，再三保證財務健全，但一陣子過後，相對於之前的積極進取，開始變得默不作聲，後來索性更是不理不睬。

A 公司眼見合併無望，不甘心自己多年汗馬之勞建立的商譽，就這麼被 W 集團利用，遂決定在加州法院提起告訴，指責 W 集團為了營造財務良好表象，假傳合併消息，期間還藉機取得 A 公司多年累積的客戶名單及銷售合同。

A 公司一口咬定對方違約，必須賠償他們一筆高達數百萬美元的提前解約金，外加懲罰性損害賠償金。這場商業訴訟爭戰終將落幕，即便原告最終大獲全勝，拿到一紙美國法院判決書，他們能落實取得賠償嗎？

律師有方

面臨跨國之間的訴訟，美國以外的國家並不一定會執行美國判決內容，還給勝訴方一個公道。當合約上註明美國法院擁有司法管轄權，為了確保判決書能有效執行，而改成在外國起訴，也可能遭到外國法院拒絕審理。

即使分別在不同兩國提出訴訟，也有遭到 Collateral Estoppel 再訴禁止的可能。為此，有些企業便會在合同上註明以國際仲裁解決爭議，但某些類型的官司必須經由外國法院下令才能取得證據，這點也要列入考慮。

幸好 A 公司在合併契約中，指明加州擁有法院管轄權，避免自己舟車勞頓，跨國向 W 集團提告。之前經律師指點，還要求對方在交易仲介那裡，存放一筆為數不小的押金，致使他們選在美國提告，仍有機會獲得賠償，還可按照契約條款，要求敗訴方支付衍生的訴訟費及律師費。

中美跨國企業合作，雖可互惠雙贏，仍得仔細琢磨兩司之間的合約內容，否則光是決定哪國法院擁有司法管轄權，就讓人傷透腦筋，錯誤的決定更是後患無窮。法律小補帖：跨國訴訟，美國以外的國家並不一定會執行美國法院判決內容



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員工留任薪資補助 (上)

朋友們好, 政府疫情以來的補助已經基本結束, 但是這個員工留任薪資補助至今還有。英文是 employee retention credit, 簡稱 ERC. 或者 ERTC. T 是 Tax 的意思。員工留任薪資補助 (ERC) 是聯邦政府在疫情期間對中小企業最重要最給力的薪資補助。沒有之一。



由於立法的變化和有關資格的複雜性, 許多公司可能未能正確申請薪資補助 ERC。有些公司可能沒能最大限度地申請到這個疫情補助。還有其他的新公司根本不知道有這個重要補助。

這個薪資補助可以讓公司獲得每位員工最高 2 萬 6 的補助。10 個員工是 26 萬, 100 員工就是 260 萬。如果你有 500 個員工, 掰手指頭數數, 會補多少?

現在疫情過去了。還可以申請, 疫情開始的三年內都可以申請。

來全面瞭解一下怎樣符合資格呢?

1. 時間段:

2020 年的補助是從 3 月 12 號之後到 2020 年 12 月 31 日之前支付的合格工資。後來又延長到了 2021 年。本來法案對於老公司是一直補助到 2021 年年底, 後來在 11 月 2021 的時候緊急喊停。第四個季度的老公司薪資補助取消了。因為當時疫情減緩, 失業率降低, 經濟復甦跡像明顯等等各個數據讓政府在 2021 年剩最後一個月的時候取消了第四季度的薪資補助。只有給新公司在第四季度發放薪資補助。是為了扶持和鼓勵新公司。

這個新公司我們在法案裡叫做 Recovery Startup Business。2020 年 2 月 15 日之後開始的新公司, 一般來說, 平均總收入為 100 萬美元或以下。他們有資格在 2021 年第四季度獲得高達 50,000 美元的薪資補助。

員工留任薪資補助 (下)

2. 薪資補助 ERC 的上限問題

2020 年的薪資補助上限是每個員工一萬, 政府補助一萬的 50%, 是針對一整年的給公司的補助。

從 2021 年的第一季度起工資上限一萬沒有變, 補助增加到了薪資的 70%。而且是一個季度一萬的 70%。連著 3 個季度補助。兩年加起來是 2 萬 6 千美元。

3. 什麼是符合條件的公司

2020 由於疫情, 根據政府令完全或部分暫停運營的公司符合條件, 或者公司總收入和 2019 年比下降至少 50%。是符合補助資格的。

2021 年一樣, 由於疫情, 根據政府法令完全或部分暫停運營的公司符合條件的, 或者與 2019 年同一季度相比, 總收入下降超過 20% 的公司符合條件。

新公司疫情之前沒得比, 卻也給補助, 可以說躺著也能贏。簡稱躺贏。

4. 什麼是可以申請薪資補助的工資:

合格工資通常是基本工資加上合格的公司健康計畫費用。

5. 員工 - 人數的資格:

2020 年, 對於有 100 名或以下“全職員工”的公司。

2021 年, 對於 500 人或以下的公司是符合資格的。

6. 全職員工的定義:

是每週至少工作 30 小時或每月至少工作 130 小時是全職員工。

但是, 如果這些全職員工裡面有公司老闆 owner 股東自己的父母兄弟姐妹, 那是不符合資格的。2021 和 2020 是一樣的。

7. 薪資補助 ERC 和新薪資保護計畫 PPP 的關聯:

公司可以同時有薪資補助 ERC 和 PPP 補助。但是, 同一薪資, 不可以同時申請兩個補助。

舉個例子, 一家公司的員工 2020 年收入 3 萬 5, 公司用其中的 1 萬來申請薪資補助, 剩下的 2 萬 5 可以申請 PPP 補助。

薪資補助的專題先到這裏, 請大家告訴大家, 不要錯過這個重要的疫情補助, 謝謝大家。

Coverage for the things you care about

- Business Insurance
- Workers' Compensation Insurance
- Commercial Auto Insurance



Nighat Javed Kardar

Your Local Agent

License # 0F09934

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Nighat Javed Kardar

Overview of California Workers' Compensation

What is workers' compensation insurance, and what is its purpose?

A workers' compensation insurance policy provides covered employees with medical and wage replacement (indemnity) benefits that arise from workplace injuries. Only workplace injuries that arise out of and in the normal course of business are compensable.

Generally, all businesses in California that have employees must purchase a workers' compensation insurance policy from a private insurance company or the State Compensation Insurance Fund.

Who must have a workers' compensation insurance policy?

Generally, all California businesses that have employees must purchase a workers' compensation insurance policy or be legally self-insured.

What is covered by a policy?

A workers' compensation insurance policy covers the costs of medical treatment such as physician visits, prescription medications or surgeries. In addition, workers' compensation insurance provides lost time or indemnity benefits. Indemnity benefits are calculated on the basis of an injured worker's weekly wage and determined pursuant to applicable California laws.

Why Farmers?

In a best-case scenario, you're able to manage an injury so employees can get back to work as quickly as possible. And Farmers® has highly specialized workers' compensation services that can help.

A workers' compensation policy can address medical care and lost income for your employees, death benefits for survivors, and your potential liability for covered claims.

Farmers works with you to reduce costs and improve recovery times — by making quick contact with an injured employee and using excellent medical providers for a specific injury or illness.

From O S H A compliance to safety education, Farmers can help you improve safety practices and reduce risk. A stronger culture of safety helps you manage work conditions and your employees more effectively, which can help improve profitability.

Farmers adjusters work with industry healthcare experts to review, identify and re-price questionably dishonest medical bills.

In most cases, Farmers employees — not outsourced adjusters — manage employee injuries from start to finish.

We move quickly to investigate each injury and determine the compensability of all employee-made claims, especially if an incident is questionable. As part of the investigation, we will contact the employee, the supervisor, the physician and your Farmers agent.

Farmers RealTime Billing® links policy premiums directly with your company's payroll. This pay-as-you-go approach is as simple as setting up an account linked to your payroll provider.

When your payroll fluctuates, your premiums adjust automatically to reflect changes — helping to minimize premium audit adjustments at the end of the term. Farmers provides this valuable service free of charge.

For more information Give us a call at 909-982-3352. We will prepare no obligation proposal for you.

LAW OFFICES OF PYNG SOON, APC

17870 Castleton St., Suite 215, City of Industry, California 91748

Office: (626) 271-5277 Fax: (888) 889-9270

E-mail: pyng.soon@soonattorney.com



Pyng Soon
attorney, CPA

孫健平
律師，會計師

在會計，稅務及法律業務上有超過二十五年執業的經歷。服務領域包括：跨州連鎖商店架構設立及稅務規劃，跨國稅務規劃，銷售稅及收入稅審查，公司訴訟，公司盡職調查及公司法，公司合併與解散，房地產訴訟，地產拍賣，遺產認證，個人入美國海關扣留及海關法律糾紛等。



牛培彥會計師
Paul Niu CPA, CAA
Tel: 626-285-8757

房東如何善用新稅法

稅改後只有少於 75 萬美元的房屋貸款產生的利息的可以抵稅，房地產稅及其它地方稅加總只有 1 萬美元可以抵稅，應對新的稅法我們華人的最愛房地產投資，怎麼貸款才能最大限度抵稅，怎麼還貸才能省稅？舉例說明如下：

2023 年 1 月，王先生夫婦首付 30 萬、貸款 50 萬買了他們的自住房。同年 2 月，王先生用住房的淨值貸款 (HOME EQUITY LOAN) 又貸了 25 萬，用這 25 萬對住房的主臥進行了加建。王先生夫婦住家的抵押貸款共 75 萬美元，都可以抵稅。

如果王先生夫婦用這 25 萬淨值貸款 (HOME EQUITY LOAN) 支付了他們的學貸、信用卡欠款等，王先生只有 1 月份的 50 萬貸款，可以抵稅，因為 2 月份的 25 萬貸款他不是用來對住房的加建或改善，而是用於個人消費，根據新的規定，用於個人消費的房屋貸款不能用來抵稅。

再舉個例子：2023 年 1 月，王先生夫婦首付 30 萬、貸款 50 萬買了他們的住房。同年 2 月，王先生又貸款 25 萬買了度假房，度假房的 25 萬貸款是用度假房自身抵押擔保的。王先生夫婦住家及度假房的抵押貸款共 75 萬美元都可以抵稅。如果王先生度假屋的 25 貸款是自住屋的淨值貸款 (HOME EQUITY LOAN)，新稅法規定這種貸款產生的利息也不可以抵稅。

如果你沒有貸款，用你的存款及賣掉舊屋的資金購買了新的自住屋後，其它地方又需要資金（比如買輛豪車），手頭又沒有資金怎麼辦？在你購買新家 90 天以內用新家抵押貸款，房屋抵押貸款的利息同樣可以抵稅。

如果有多餘的資金可以還清部分貸款，是先還自住屋的的貸款呢，還是先還出租屋的貸款？答案是自住屋，因為自住屋貸款產生的利息是在 Schedule A 抵稅，我們知道每個人每年都有一個標準抵扣額，2023 年每個人 13,850，已婚夫婦就是 27,700，你即使沒有房貸利息、房地產稅等，你每年也可以有 13,850 美元不用繳稅，已婚夫婦就是 27,700。也就是說，你的房地產稅、房貸利息等各項逐項遞減的抵稅額只有超過 13,850（已婚夫婦 27,700）時才是有效的，小於 13,850（27,700），是無效的。

但是，出租屋的貸款利息，每一塊錢都可以抵稅，有效利用率是 100%，所以，如果有能力可以提前還款，先還自住屋的，先還有效利用率低的。

另外，外國人在美國如果有房地產出租，即使是現金收入最好也要報稅。不申報是有風險的。如果沒有申報，一旦被發現，國稅局會按毛收入來收稅。如果申報，你可以減去各項費用再繳稅。你可以減去以下費用：房地產稅、貸款利息、維修費、保險費、管理費、折舊費等等。由於我們華人喜歡投資在學區房附近，普遍房價偏高，所以，租金收入減去各項費用後的淨收入基本都是負值，基本上都不用繳稅。

如果你有稅務問題，可與方圓會計師事務所聯繫。電話：626-285-8757

Gala Banquet at Pacific Palm Resort, Industry, CA, 8/20/2022



2022-23 board members



Mei Mei CPA appreciated the support from government officers



Paul, Vivian, Mary, Howard



Gala show hosts, Michael Zhang, 林雯汐



Paul Nu, CPA, 2021-2022 president



Vivian Li and Mary Lin, 2022 Expo _ Gala organizers



Raffle tickets_



Invited Performer



Invited Performers



Invited Performers



Invited Performers

Tax Expo at Pacific Palm Resort, Industry, CA, 8/20/2022



Open ceremony of Expo 2022



Dereck Tung, Attorney, CPA, CFP



Expo presenters, Olivia Li, Harry Sand



Michelle Wu, CPA



Awards of recognition to CACPAA from IRS agents



IRS district representatives



Board of directors in front an expo banner



Howard Li, CPA



Emilie Sang, CPA



Cynthia Lau, CPA, CFP, MST



Attendants in seminars



Attendants in seminars(1)

CACPAA and Orange County Chinese Chamber of Commerce, at Temecular Vineyards, 11/10/2022



Trip organizers_ Mary and Jacob (middle in red and white)



In a wine cellar

CACPAA, CPE, 12/2/2022

Free for CACPAA Members
and new applicants,
\$10/Credit for
Non Members

[Click Here to Register](#)

4-HOUR Virtual CPE Seminar
Time: 9am - 1pm, December 2nd, 2022

Topics

1. Internal Revenue Service (IRS) - Offer in Compromise
2. Michelle Wu CPA - Benefits of S Corp Status Over LLC
3. Pyng Soon CPA Esq - Basic Overview of Merger & Acquisition Structure and Tax Consequences
4. Sean Liou CPA Esq - Form 5471 Issue Spotting

Derek Tung, CPA ESQ
President of CACPAA
Emcee of this Event

The Internal
Revenue Service

Michelle Wu, CPA
Board Member of
CACPA

Pyng Soon, CPA ESQ
Board Member of
CACPA

Sean Liou CPA ESQ
Board Member of
CACPA

<https://www.cacpaa.org/>
Phone: (626)269-8399
Email: cacpaa@gmail.com

You are cordially invited to CACPAA 2022 virtual CPE event, Friday, December 2nd, 2022 from 9am to 1pm. This seminar is free of charge to CACPAA members and new applicants; \$10 an hour for non-members. Please register via the following zoom link: [Click Here to Register](#)



Derek, Pamela, Joshua, Jeff (from left)



Howard and Vivian Li



Jeff, Pamela, Joshua (from left)

Board of Directors Meeting, 12/8/2022



From left: Howard, Mary, Jennie, Raymond, Paul, Emily, Joshua, Cynthia, Dereck, Pamela, Angela, Sean, Pyng, Chen, Jeff

Annual Meeting of the Southern California Colleges and Universities Alliance, 12/11/2022



From Ms???, Michelle, Cynthia, Pamela, Emily, Ms???, Mary, Sean, Paul, Raymond

American Greater Northwest Chamber of Commerce, USA, 1/7/2023



Southern California Chinese Chamber of Commerce Lunar New Year Festival, from left to right, Pamela Pang, Zoe Zhang, Michelle Wu, Mr. Li, and Raymond Wang

American Southwest Chamber of Commerce, USA. 1/22/2023

On Jan 22, 2023, at Arcadia, CA, 10 board members from our CACPAA had attended American Chinese Southwest Chamber of Commerce, USA, to celebrate its 2023 lunar year festival. On behalf of CACPAA, Our past president Howard Li presented our blessings at the festival.



4-2023 The Chamber of Commerce, left, Mary Lin, BOD

CACPAA with The Lunar Year Free Lectures for Benefits to the Public, 2/11/2023



Approximately 200 + attendants during the seminars



Lecturers

Public notice to medias



Sponsors_ tables

Chinese American CPA Association 中美會計師協會(CACPAA) CHINESE AMERICAN CPA FOUNDATION 中美會計師基金會(CACPAF)

互惠財富冠名贊助

2023年新春專業講座
2023 Spring Professional Seminar

時間: 2023年2月11日 星期六 Saturday, February 11, 2023 9:30-16:30
地點: Pacific Palms Resort, 1 Industry Hills Pkwy, City of Industry, CA 91744

專家和你面對面 分享專業知識 全面周到和細緻 助你錢免無量

講座講員

Sean Liou 資深會計師	Michelle Wu 會計師	廖志敏會計師 CACPAF會長	Susanne Guo 稅務策劃總監	Tiffany Xu 以國稅局前人員經驗	Robert Yang 稅務策劃師	Wendy Liu 會計師
Fei Chen 會計師	Chen Huang 會計師	譚國清會計師 CACPAF執行長	Zoe Zhang 稅務策劃師	李麗珊律師 Ian Li Esq.	Cynthia Lau 會計師	Qiang Bjornbak 會計師

上午講座要點(主持人:林瑪麗)

1. 跨國身份所得與資產人士的稅務申報;
2. 2022 通貨膨脹法案;
3. 有那些新出爐“節省稅”大紅包?
4. 如何申請傑出人才和跨國公司高管綠卡?
5. 2022報稅文件提示;
6. 善用國稅局10大網站資源, 為自己報稅!
7. 滄海桑田的巨變, 我們該如何投資?

下午講座要點(主持人:龐獻清)

1. 如何合規報稅, 避免被國稅局審計;
2. 外國公司如何做好稅務規劃和省稅?
3. 移民前後稅務規劃;
4. 以其他語言與國稅局溝通;
5. 如何確定股東的合理薪資?
6. 換匯被騙怎麼辦? 如何打官司?
7. 美國人不申報受控外國公司的案件!

中美會計師協會CACPAA及中美會計師協會基金會CACPAF領導團隊

Derek Tung 會計師 CACPAF會長	Mary Lin 林瑪麗 CACPAF理事長	Peiyan Niu 牛培蓀 CACPAF秘書長	Emily Sang 桑黃 CACPAF秘書長	Joshua Wang 王同華 CACPAF副會長	Angela Chen 陳琳 CACPAF財務長	Pamela Pang 龐獻清 CACPAF執行長
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CACPAA will hold no fee lectures to the public.

Date: Feb 11, 2023

Place: 3rd floor, 1 Industry Hill Pkwy, City of Industry, CA 91744

Topics include: Tax, Investment, Law, Immigration.

Free Parking

Raffle Tickets

2023 Luna Year Spring Lectures:

Susanne Guo: Prepare to file tax returns in 2023.

Wendy Liu: How to obtain benefits from 10 IRS websites?

Michelle Wu: 2022 Inflation Reduction Act and tax filings.

Qiang Bjornbak: How to apply permanent residence for professionals?

Sean Liou: Filing tax returns of foreigners.

Robert Yang:

Tax savings of green energies.

Tiffany Xu: How to invest in current turbulent markets?

Angela Chen: Reminders of 2022 tax filings.

Zoe (Zhuo) Zhang: How to comply the tax filing and avoid being audited?

Cynthia Lau: Tax planning before and after immigration to the US.

Ian Li: Win the litigation of fraudulent currency exchanges.

Chen Huang: How to prepare tax planning and tax filing of foreign company?

Fei Chen: Reasonable compensations to employees and shareholders.

Derek Tung: Cases of US citizens not filing tax returns of their controlling foreign entities.



Mr. and Mrs. Ted Liu couple and Dereck Tung(right)

The US Congressional Representative, Ted Lieu (D. CA), Fund Raising Party at Manhattan Beach, CA, 3/11/2023



Angela, Michelle, Raymond, Cynthia, Victor



Mr. Ted Lieu (4th from the right)

Board of Directors Meeting, 5/18/2023



After 2023 tax season, board of directors first time personal gathering. From left, clockwise: Mary, Victor, Meimei, Emily, Howard, Sean, Raymond, Joshua, Derek, Cynthia, Paul, Pyng, Pamela, Angela, Michelle

BODs to Celebrate the Orange County Chinese Chamber of Commerce Scholarship Party, 6/24/2023



from left, Pamela, Emily, Derek

From left front to back: Derek, Joshua, Jennie, Michell, Len, Paul, Jeff

中美会计师协会即将举办专业进修课程及社交晚餐

3:00 pm – 7:00 pm, June 28, 2023

中美会计师协会 (CACPAA) 准备在本月为会计师律师等专业人士举办进修课程和社交晚餐的活动。

此项活动的时间为：2023 年 6 月 28 日，星期三，下午 3–7 点，地点在：Wonde Harbour Restaurant 凯悦华达 1655 S Azusa Ave, Hacienda Heights, CA 91745

演讲嘉宾分别是：

美国国税局资深税务师 Susanne Guo：互动问答及最新税法动向。

Sean Liou 会计师律师：如何为您的客户阅读和申请中美税收协议的优惠

Patrick J. McCormick 法学博士：移民前税务规划和解析

社交晚餐将为注册会计师，律师等专业人士提供见面机会并增加彼此了解及友谊。

活动将由中美会计师协会现任会长 Derek Tung 会计师律师及理财师主持，并由美国互惠财富集团，360 CPA Corp, 和 GLL Accountancy Corp 提供慷慨赞助。中美会计师协会会员及新加入会员完全免费，非会员每人只交 50 美元。

因场地有限，本次活动需提前注册：

https://us02web.zoom.us/meeting/register/tZYrf-quqjwiGtTa3_GbNIOEu1pcHnvKaxwa

欢迎有兴趣的专业人士积极报名参加。

中美会计师协会是一个非营利，非政治和非宗教性的专业人士协会，致力于巩固和提升协会成员和各企业及其他专业协会组织之间的交流研讨和商业往来。协会由来自于美国，中国，台湾，香港，澳门及亚州等地区的华裔会计师于 2011 年在美国成立。更吸引了许多金融理财界，保险界，法律界，地产界，教育界以及其他各界的精英人士加盟。是美国华裔小区中最大和最具有影响力的专业人士协会之一。协会抱着回馈小区和为华裔民众服务的热忱，成为了美国华裔小区和美国主流社会之间的专业和商业交流平台，也为注册会计师提供专业高质量的进修课程以及职业生涯取得成功所需的资源和支持。

详情请看海报

联系电邮：cacpaa@gmail.com

协会网站：<https://www.cacpaa.org/>

JUNE FREE CPE & Dinner Event

中美會計師協會
CACPAA
www.cacpaa.org

Time June 28th, 2023, Wednesday, 3:00 ~ 7:00 pm

Location Wonde Harbor Restaurant 凱悅華達
Address: 1655 S Azusa Ave, Hacienda Heights, CA 91745

Cost **Free! Free! Free!** for members, Dinner Included
Nonmember: \$50 per person

Guest Speakers (3 hours of CPE)

1. The IRS: Interactive Q&A Session and Hot Updates
2. Sean Liou: How to Read and Claim Tax Treaty Benefits for Your Clients
3. Patrick J. McCormick JD, LLM: Pre Immigration Tax Planning and Explanation



Derek Tung
CPA ESQ
President of CACPAA
Emcee of this Event



Susanne Guo
Senior Stakeholder
Liaison (Bilingual Tax
Specialist)

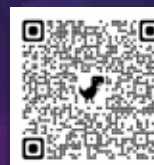


Sean Liou
CPA ESQ
How to Read and Claim
Tax Treaty Benefits for
Your Clients



Patrick J. McCormick
JD, LLM

Sponsor



Register in advance

https://us02web.zoom.us/meeting/register/tZYrf-quqjwiGtTa3_GbNIOEu1pcHnvKaxwa

The 6/28/23
CPE classes had
approximately 50
people turned out.

Contact Us

Please go to our “Become a Member” page to join us or fill out the following short form if you want to be contacted. You could also email us at cacpaa@gmail.com or call 626-275-8928.



Chinese American CPA Association (CACPAA) A Non-profit Organization

Student Membership Application / Information Update

www.cacpaa.com

Last Name: _____ First Name: _____

Chinese Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Tel: _____ Fax: _____ Cell: _____

E-mail: _____ WeChat ID (if applicable): _____

LinkedIn address (if applicable): _____

School Name: _____

School Year: ☐ Freshman ☐ Sophomore ☐ Junior ☐ Senior ☐ Master ☐ PhD

Expected Graduation Date (Month/Year): _____

Major (please check all that applies):

☐ Accounting ☐ Finance ☐ Economics ☐ Taxes ☐ Audit ☐ Business Management ☐ IT/Software

☐ Legal or

Other: _____

☐ **Opt Out - I do not wish to be included in the CACPAA online searchable data base.**

Applicant Signature: _____ Date: _____



Chinese American CPA Association (CACPAA)

A Non-profit Organization

Membership Application / Information Update

www.cacpaa.com

Last Name: _____ First Name: _____

Chinese Name: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Tel: _____ Fax: _____ Cell: _____

Employer / Company Name: _____

E-mail: _____ Wechat ID (if applicable): _____

Website address (if applicable): _____

Member Classification (please check one box): ☐ CPA Member ☐ Associate Member

Areas of Practice (please check all that applies):

- | | | | |
|--|---|--|---|
| <input type="checkbox"/> Personal Financial Planning | <input type="checkbox"/> Audit (non-public) | <input type="checkbox"/> Audit (PCAOB) | <input type="checkbox"/> Government |
| <input type="checkbox"/> Forensics | <input type="checkbox"/> Nonprofit | <input type="checkbox"/> Valuation | <input type="checkbox"/> Assurance Services |
| <input type="checkbox"/> Taxes | <input type="checkbox"/> Bookkeeping | <input type="checkbox"/> Business Management | <input type="checkbox"/> IT/Software |
| <input type="checkbox"/> IPO | <input type="checkbox"/> Payroll Services | <input type="checkbox"/> Pension | <input type="checkbox"/> Investment |
| <input type="checkbox"/> Legal | <input type="checkbox"/> Banking | <input type="checkbox"/> Mortgage | <input type="checkbox"/> Insurance |
| <input type="checkbox"/> Factor | <input type="checkbox"/> Real Estate | | |

Other: _____

☐ **Opt Out - I do not wish to be included in the CACPAA online searchable data base.**

Applicant Signature: _____ Date: _____

Membership Dues:

CPA Member	\$200 Life Member
Associate Member	\$300 Life Member

Corporate Member	\$1,000 up to 3 Life members
CACPA Member	Automatically receives CACPAA Life Membership without fee.

Please make directly deposit to "CACPAA" Chase Bank account:

Step one: Deposit check to CACPAA Chase Bank with account#: 797758658

Step two: take picture of deposit receipt and put note” membership fee”

Step three: email deposit receipt: cacpaa@gmail.com



庞献青会计师
Pamela Pang, CPA

基金會會長的話

中美会计师基金会 (CACPAF) 是中美会计师协会 (CACPAA) 的 501 (C) (3) 慈善基金会。该协会创立于 2019 年，致力于回馈社会，提升会计专业优秀影响力，鼓励有志于运用中英双语服务美国社多元社区的优秀学子，为他们提供奖学金。

多年来，中美会计师基金会 (CACPAF) 不仅与中美会计师协会一道，也大力联络工商各界高等院校义工组织等社会机构，得到了广大爱心人士的慷慨支援，使得一年一度的奖学金评选发放得以顺利进行。作为多元文化的一份子，我们相信 CACPAF 在追求卓越，向上专业进取的道路上将会发挥更大的影响力！

CACPAF 希望继续得到您的支持，您的爱心捐款符合国税局抵税减免。

Chinese American CPA Foundation (CACPAF) is the community charitable part of Chinese American CPA Association (CACPAA). The Foundation was established with the goal of promoting diversity and industry within the accounting profession by empowering Chinese Americans to excel in their careers. The Foundation recognizes the unique challenges and opportunities faced by this community. Through scholarship program, we are delighted to see the remarkable potential and talent young individuals who will continue to the growth and success of the accounting profession.

Chinese American CPA Foundation also collaborates with educational institutions, corporations and other business organizations. None of our achievements would have been without the support of our board members, volunteers and sponsors. Your contributions have made a lasting impact on the students.

Looking ahead, CACPAF has ambitious goals for the future. We aim to expand our scholarship program, reaching even more students and helping them overcome financial barriers. By forging partnerships, we strive to create a more equitable and diverse accounting community. CACPAF appreciates each and every one of you for your selfless commitment to our mission. CACPAF is a nonprofit organization under IRS code 501(C)(3), Your contributions are tax deductible by law.

Pamela Pang, CPA/ 庞献青会计师

President of Chinese American CPA Foundation



CHINESE AMERICAN CPA ASSOCIATION SCHOLARSHIP APPLICATION - 2023

1.	Last Name:	First Name & Middle Initial:
2.	Mailing Address: City: State: Zip:	
3.	Daytime Telephone Number: () Email Address:	
4.	Current College or University of Attendance: _____ (Must be an accredited college or university)	
5.	Major Declared : _____	
6.	Current Standing of Your Undergraduate Accounting Degree (Check One): Junior ____; Senior ____	
7.	Cumulative Grade Point Average (GPA): _____ (Preferred 3.3 or above on a 4.0 scale) Attach your most recent school transcript to the application.	
8.	<u>Current Courses Enrolled</u>	<u>Units</u> <u>Professor</u>
9.	Briefly Describe Your Leadership Experience and Involvement in Public Services:	
10.	Career Goal:	
11.	Important Information and Requirements : a. Junior or senior undergraduate students who have declared accounting as a major. b. To fill out the application form and submit the application to cacpaa@gmail.com by August 31, 2023. c. Include your resume and most recent school transcript . d. Email application and related information to cacpaa@gmail.com e. Applicants need to know how to speak in basic English and Chinese. f. Qualified applicants will be interviewed by the members of Chinese American CPA Association for the scholarship. g. Scholarship recipients need to be able to perform an one-day volunteer service at the CACPAA Annual Gala Event 2023. h. Scholarship recipients are expected to be present at the gala event to receive the scholarship.	



**360
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Corp**

Beyond numbers



张卓

Zhuo (Zoe) Zhang

美国360会计师事务所创始人

专业资质

- 加州注册会计师
- 中欧国际工商学院 EMBA
- 美国圣地亚哥州立大学会计硕士
- 中美会计师协会秘书长

从业经历

- 多年美国大型会计师事务所，中国大型企业的工作经验。熟悉美国税收、财务、和审计制度，拥有丰富的小到中型美国上市公司，非上市公司的审计、并购、融资、内控、税收方面的经验。创办的美国360会计师事务所全方位提供包括企业和个人发展需要的财税服务。

行业专长

- 制造、批发及分销、跨境电商、仓储、物流、房地产、科技、金融、

主要服务

360会计师事务所竭诚以专业、诚信、保密的态度和原则，为客户提供以下服务：

- 国际税收包括中企出海税收策划，个人移民美国前后财务税务咨询
- 财务报表审计、审阅、编制
- 企业、个人、信托、非盈利机构税务策划和报税
- 企业投融资及并购财务尽职调查
- 企业记账及其他咨询服务
- 美国50个州公司成立与解散、执照、年检

☎ 1 310 872 8862

✉ zhuo@360cpacorp.com

🌐 www.360cpacorp.com





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San Marino, CA 91108

尔湾 780 Roosevelt,
Irvine, CA 92620

东区 21680 Gateway Center Dr, # 110,
Diamond Bar, CA 91765

其它 Virginia, Texas等全美
各州均有分公司或办公室



www.cacpaa.org

CHINESE AMERICAN CPA ASSOCIATION

中美會計師協會 (CACPAA)

CHINESE AMERICAN CPA FOUNDATION

中美會計師基金會 (CACPAF)

2023 年刊 YEARBOOK

