



1990-2017

# 美國紐約華人總商會27周年 暨第十四屆理事會就職典禮

The 27th Anniversary and 14th Inauguration Gala Party  
Chinese Business Association of New York

112-15 Northern Blvd., CF-1, Corona, NY 11368  
Tel: 718-779-8868 Fax: 718-779-8838 [www.nycba.us](http://www.nycba.us)





# 康州金神 Mohegan Sun

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## 會長致詞



尊尊敬的各位來賓，大家好！

紐約華人總商會成立至今已經有二十七年了。在此，非常感謝商會同仁對我的信任和支持，讓我和全體會員繼續為華裔社區的政治、經濟、文化以及慈善事業的繁榮發展貢獻力量和愛心。

紐約華人總商會經過了二十七年的發展，在歷屆會長和會員的無私奉獻和積極努力下，在社會各界熱心人士的關心和愛護下，在主流企業和銀行界的支持和贊助下，全體會員腳踏實地，秉持“團結華商、群策群力、發展經濟、促進繁榮”的宗旨，積極參與美國主流社會和華人社區的政治、經濟等各項活動，總商會得以成為目前紐約地區最具實力和影響力的商業團體之一，得到美國聯邦政府、紐約州和市政府的高度重視和表彰。同時，總商會對中國的經濟發展也非常關心，經常和中國的一些商業團體進行交流，並尋求合作機會。至今，有很多商會成員在中國都有投資。同時也引進一些中國的知名企業來紐約投資。

多年來，總商會的成員一直都是由兩岸三地的企業家組成，會員越來越多，大家團結一致，積極參與華商交流活動，多次組團參加了世界華商大會，與全球各地華商進行交流，免費為社區提供商業講座，其中包括房地產買賣、房屋貸款、保險以及法律諮詢。

總商會也積極參與慈善活動回饋社會，捐款幫助社區受難人士，每年舉辦敬老大會，籌款支持華人參政議政。去年十月紐約市主計長（Scott M. Stringer）特別拜訪了紐約華人總商會和商會成員進行了親切的交流，並肯定了商會多年來對紐約社區的貢獻。

在此，謹讓我代表商會感謝社區僑團和駐紐約總領館對總商會的一貫支持，感謝始終如一、獻計獻策、出資出力、支持總商會的各界人士和贊助商家，讓我們同舟共濟，團結協作，一起繼續為華裔社區的繁榮發展而不懈努力。

最後，祝出席今天活動的各位企業家、嘉賓、朋友們身體健康，心想事成！謝謝大家！

**徐家樹會長**

2017年9月9日

# 紐約市市長Bill de Blasio賀函



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

September 9, 2017

Dear Friends:

I am delighted to join the Chinese Business Association of New York in welcoming everyone to its 27<sup>th</sup> Anniversary Celebration and Inauguration Ceremony.

New York rises on the strength of its business sector, and the more diversified it becomes, the more productive and dynamic it will be. Since its establishment, CBANY has bolstered our city's thriving commercial landscape by advocating for the interests of Chinese American business owners and hosting events where they can network and share knowledge with regional and international trade and investment professionals. The Association also gives back to the five boroughs by supporting a senior center and sponsoring cultural events that unite Chinese New Yorkers in pride and fellowship. As you gather to celebrate all that CBANY has accomplished, I applaud its members for their efforts to uplift our vital Chinese community and empower many emerging and established entrepreneurs who help to fuel economic growth in our global city.

On behalf of the City of New York, I extend congratulations to the new board members and best wishes for a terrific event and continued success.

Sincerely,

A handwritten signature in black ink, appearing to read "Bill de Blasio".

Bill de Blasio  
Mayor



# 紐約州州長Andrew M. Cuomo賀函



STATE OF NEW YORK  
**EXECUTIVE CHAMBER**  
ALBANY 12224

**ANDREW M. CUOMO**  
GOVERNOR

September 9, 2017

Dear Friends:

It is a pleasure to send greetings to the members and guests of the Chinese Business Association of New York (CBANY) marking this 27<sup>th</sup> anniversary.

The Chinese American community is an active presence in our state and an important source of commercial, business, and economic development. This event represents a significant gathering of key business leaders in the tri-state area who celebrate your organization's 27-year history of creating and expanding opportunities for smaller Chinese-owned businesses.

The CBANY is committed to increasing entrepreneurial opportunities and, at the same time, supporting social, humanitarian, and cultural initiatives within the community. Tonight, your membership of more than 200 strong can reflect with pride on their positive encouragement of emerging new businesses and broader work on behalf of various worthy causes. I applaud your commitment to serving the interests of the business sector and strengthening ties among Chinese American communities across this state.

As you welcome your recently-elected board members, I join in congratulating them and wishing them success in their new leadership roles.

Warmest regards and best wishes for an enjoyable evening.

Sincerely,

A handwritten signature in blue ink, reading "Andrew Cuomo".

ANDREW M. CUOMO

**WE WORK FOR THE PEOPLE**  
PERFORMANCE \* INTEGRITY \* PRIDE

printed on recycled paper



## 紐約市公益維護官Letitia James賀函



The Public Advocate  
for the City of New York

**Letitia James** – Public Advocate

1 CENTRE STREET  
NEW YORK, NY 10007  
TEL 212 669 7200  
FAX 212 669 4701  
[WWW.PUBADVOCATE.NYC.GOV](http://WWW.PUBADVOCATE.NYC.GOV)



September 9th, 2017

Dear Friends:

It is with great pleasure that I extend greetings to all who have gathered for the Chinese Business Association of New York's 27th Anniversary.

There is not enough that can be said about the immense contributions the Chinese community has made to the City of New York, especially in the area of business and innovation. You have been pioneers not only in business but in the American dream. I would also like to take the time and congratulate the newly-elected board members of the organization. Through your active participation in the community, you have done much to improve the quality of life in New York City, and your hard work and dedication are to be commended.

I wish you the best on your 27th Anniversary and hope that this is a day full of pride, good spirits and celebration. May you enjoy continued success in all of your endeavors and thank you for your service and contributions to the City.

Sincerely,

Letitia James

Public Advocate for the City of New York



# 紐約市主計長Scott Stringer賀函



THE CITY OF NEW YORK  
OFFICE OF THE COMPTROLLER  
SCOTT M. STRINGER

September 9, 2017

Chinese Business Association of New York  
112-15 Northern Boulevard CF-1  
Corona, NY 11368

Dear Friends,

It is my pleasure to extend best wishes to all attending the Chinese Business Association of New York's 27<sup>th</sup> Anniversary Celebration.

For more than two decades, the Chinese Business Association of New York (CBANY) has been dedicated to supporting Chinese American-owned businesses and entrepreneurs. Every day CBANY serves as an advocate for hundreds of local minority-owned businesses and its employees. By fostering partnerships with both local and federal government, CBANY expands opportunities for thousands of Chinese New Yorkers. In addition, CBANY is committed to giving back to the community, sponsoring cultural events, organizing disaster relief efforts, and assisting local senior centers. CABNY's efforts to strengthen small businesses has made a positive impact on our City's economy.

Thank you to the Chinese Business Association of New York for organizing tonight's celebration of community and service. Please accept my best wishes for continued success.

Sincerely,

A handwritten signature in black ink, appearing to read "Scott M. Stringer".

Scott M. Stringer  
New York City Comptroller



# 國會議員Grace Meng賀函



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

September 9, 2017

Chinese Business Association of New York, Inc.  
112-15 Northern Blvd. CF-1  
Corona, NY 11368

Dear Chinese Business Association of New York:

I am delighted to extend my warmest greetings to all gathered at the Chinese Business Association of New York's 27<sup>th</sup> Anniversary and Inauguration Ceremony!

The Chinese Business Association of New York (CBANY) was founded in 1990 with a mission to work with federal agencies in order to help minority-owned businesses grow and prosper, while also contributing back to the community. CBANY has grown over the decades to comprise over 200 members and employ thousands of people to date. Moreover, the association has worked closely with many business enterprises in supporting their commercial endeavors, and promoting better business practices within the community. CBANY continues to serve as a strong advocate within the Asian-American community and maintains a leadership role in many community activities in accordance with their noble and vital mission.

I am honored to congratulate the Chinese Business Association of New York on achieving 27 years of outstanding work and service to the community. I duly commend all of the newly-elected CBANY board members and thank them in advance for their continued efforts in fostering business growth and a stronger future for our communities and nation.

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

Sincerely,

A handwritten signature in black ink, appearing to read 'Grace Meng', written in a cursive style.

Grace Meng  
Member of Congress

## 紐約州眾議長助理Felix W. Ortiz賀函



FÉLIX W. ORTIZ  
51<sup>st</sup> District

THE ASSEMBLY  
STATE OF NEW YORK  
ALBANY

ASSISTANT SPEAKER

COMMITTEES  
Ways and Means  
Rules  
Labor  
Correction

August 22, 2017

Chinese Business Association of New York  
112-15 Northern Blvd CF-1  
Corona New York 11368

Dear Friends of CBANY

I want to congratulate you and offer my best wishes as the Chinese Business Association of New York holds its 27th Anniversary and the Inauguration of the newly-elected board members on Saturday, September 9th, 2017.

The CBANY has been servicing the community since 1990. I support your goal to serve and unify the community through education and opening communication between residents, business owners and civil workers, emphasizing the unification of different cultures and traditions. Your commitment and dedication helps you continue to further your efforts in the community and improve the quality of life in the neighborhood.

I extend my warm regards on this special occasion!

Sincerely,

Felix W. Ortiz  
Assistant Speaker



## 紐約州眾議員Peter J. Abbate Jr. 賀函



PETER J. ABBATE, JR.  
Assemblyman 49<sup>TH</sup> District  
Kings County



### THE ASSEMBLY STATE OF NEW YORK ALBANY

CHAIRMAN  
Committee on  
Governmental Employees

CHAIRMAN  
Subcommittee on  
Safety in the Work Place

COMMITTEES  
Aging  
Banks  
Consumer Affairs & Protection  
Labor

September 2017

Dear Friends,

Congratulations and best wishes to the Chinese Business Association of New York, Inc. (CBANY) on its 27<sup>th</sup> Anniversary and the inauguration of your newly-elected board members.

Since its founding in 1990, the CBANY has grown to over 200 members, employing thousands of people. The organization serves as a strong advocate and a leader in a myriad of community activities. CBANY has hosted receptions for business groups from mainland China, Taiwan and Hong Kong and has made donations to many local senior centers, as well as organizing fundraising events and sponsored countless Chinese heritage and cultural events.

I salute CBANY's mission to work with federal agencies to assist minority owned business to prosper and group, and to continue contributing to our community.

I look forward to working with the CBANY on many ongoing and new projects to assist Chinese business professionals in New York State.

All the best wishes for a wonderful Anniversary Gala!

Sincerely,

A handwritten signature in black ink that reads "Peter J. Abbate Jr." in a cursive script.

**Peter J. Abbate, Jr.**  
*Member of Assembly*

## 紐約州眾議員Ron Kim賀函



RON KIM  
Member of Assembly  
District 40, Queens

SECRETARY  
Majority Conference

### THE NEW YORK STATE ASSEMBLY

DISTRICT OFFICE:  
136-20 38<sup>th</sup> Avenue, Suite 10A, Flushing, New York 11354  
718-939-0195 • FAX: 718-939-1238

ALBANY OFFICE:  
Room 419, Legislative Office Building, Albany, New York 12248  
518-455-5411 • FAX: 518-455-4995

EMAIL: kimr@nyassembly.gov



#### COMMITTEES

Health  
Education  
Housing  
Social Services  
Corporations, Authorities and  
Commissions  
Governmental Operations

#### MEMBER

New York State  
Black, Puerto Rican, Hispanic and  
Asian Legislative Caucus

New York State  
Assembly/Senate  
Puerto Rican/Hispanic  
Task Force

September 9<sup>th</sup>, 2017

Chinese Business Association of New York  
112-15 Northern Blvd. CF-1  
Corona, NY 11368

Dear Friends:

It is with great pleasure that I extend my congratulations to the Chinese Business Association of New York (CBANY) on the occasion of its 27<sup>th</sup> Anniversary and the inauguration of its newly elected board members.

Since its founding in 1990, CBANY has grown into an internationally renowned organization for Chinese American entrepreneurs, recognized throughout the tri-state for its work and leadership. It is now an indispensable resource for countless businesses throughout New York, with over 200 members that together employ over ten thousand workers. CBANY has remained committed to its mission of working with federal agencies on behalf of minority-owned businesses. Its emphasis on promoting best practices for all and giving back to the community have given it a compelling platform and unique voice in our community. The invaluable contributions that its membership and board members have made are truly worthy of acclaim and admiration. I am certain that CBANY will continue to play a vital role in our city and state for many years to come.

On behalf of the New York State Assembly, I commend the Chinese Business Association of New York for 27 years of outstanding work, and offer my best wishes for a successful evening.

Sincerely,

Ron Kim  
Member of Assembly  
District 40, Queens



## 皇后區區長Melinda Katz賀函



MELINDA KATZ  
PRESIDENT



CITY OF NEW YORK  
OFFICE OF THE  
PRESIDENT OF THE BOROUGH OF QUEENS  
120-55 QUEENS BOULEVARD  
KEW GARDENS, NEW YORK 11424

(718) 286-3000  
www.queensbp.org  
info@queensbp.org

September 9, 2017

Chris Xu  
President  
Chinese Business Association of New York  
112-15 Northern Boulevard CF-1  
Corona, NY 11368

Dear Mr. Xu:

Greetings to you and to all the members, friends and supporters of the Chinese Business Association of New York (CBANY) on the occasion of the association's 27<sup>th</sup> Anniversary celebration.

This evening's event gives us an opportunity to celebrate the CBANY's contributions to our borough and its success in working with federal agencies to help minority owned businesses grow and prosper. Ever since it was founded in 1990, your organization has done an excellent job of advocating for the interests of your membership and of the community at-large.

On behalf of the 2.3 million residents of Queens, "The World's Borough," I offer our sincere congratulations to you and to everyone involved with the Chinese Business Association of New York as you celebrate the association's 27<sup>th</sup> anniversary. I hope all in attendance enjoy tonight's event and I wish you all continued success in all your endeavors.

Sincerely,

Melinda Katz  
President  
Borough of Queens

## 布碌崙區區長Eric Adams賀函



OFFICE OF THE BROOKLYN BOROUGH PRESIDENT

**ERIC L. ADAMS**  
President

September 9, 2017

Chris Xu, President  
New York Chinese Business Association, Inc.  
134-03 35<sup>th</sup> Avenue  
Flushing, NY 11354

Dear Mr. Xu:

Brooklyn has a time-honored tradition of paying tribute to those extraordinary individuals and organizations that greatly contribute to the betterment of our borough and city. I am pleased to extend my warmest greetings and congratulations to you, the honorary presidents, board of directors, staff members and supporters of the New York Chinese Business Association (NYCBA) as you gather to host your 27<sup>th</sup> Anniversary.

Since its founding in 1990, NYCBA has grown to more than 300 members that employs ten thousand people and serves as an advocate and leader in many community activities. The NYCBA has a mission to work with federal agencies to help minority-owned businesses grow, prosper and contribute back to the community. The work that NYCBA contributes to our communities is truly remarkable.

On behalf of all 2.6 million Brooklynites, I salute you, President Xu, for the exemplary leadership you have shown. I applaud the honorary presidents, board of directors, staff members and supporters for all of the hard work and dedication that they have given on behalf of economic development in our great borough. Finally, I thank everyone for helping us move forward as *One Brooklyn*.

Sincerely,

Eric L. Adams  
Brooklyn Borough President



## 紐約州行政辦公室執行長Edward P. Mangano賀函



Office of the County Executive  
1550 Franklin Avenue  
Mineola, New York 11501



September 9, 2017

Dear Friends,

Please accept my warmest greetings and congratulations as you gather to celebrate the 27th Anniversary of the Chinese Business Association of New York. I am grateful for the opportunity to recognize the fine work of this organization.

The Chinese Business Association of New York has contributed to the economic, social and cultural enrichment of their country and their local communities, earning the respect and admiration of their fellow citizens. They are to be commended for their outstanding contributions, which have enhanced numerous aspects of heritage, history, literature, and social life.

This wonderful organization is deserving and worthy of the esteem of Nassau County for its selfless service to the community, which has made a permanent and positive impact on us all.

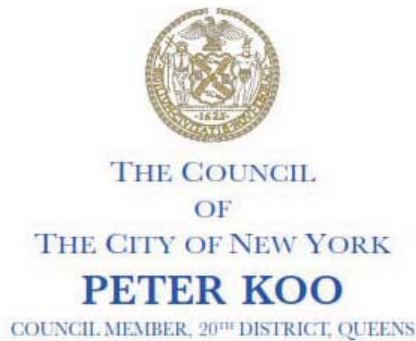
Furthermore, I would like to extend my best wishes and hearty congratulations to the newly elected board members and all who have worked toward forwarding the goals of this fine organization throughout the year.

Sincerely,

A handwritten signature in blue ink, appearing to be "E. Mangano", written over a light blue horizontal line.

Edward P. Mangano  
County Executive

## 紐約市議員Peter Koo賀函



**CHAIRPERSON**  
LANDMARKS

**COMMITTEES**  
CONTRACTS  
CULTURAL AFFAIRS  
HEALTH  
IMMIGRATION  
LAND USE  
SMALL BUSINESS

September 2, 2017

Dear Friends:

I would like to take this opportunity to extend my congratulations to the Chinese Business Association of New York's 27<sup>th</sup> Anniversary and the inauguration of the newly-elected board members at Grand Restaurant.

CBANY is comprised of Chinese business professionals in New York State whose mission is to work with federal agencies to help minority-owned businesses grow and prosper, and to give back to their communities. The association works closely with numerous businesses in furthering their causes and promotes best practices.

Since its founding in 1990, CBANY has grown to over 200 members that employ 10,000 people to date. CBANY has served as a strong advocate for its membership and helped spread its mission through receptions in mainland China, Taiwan and Hong Kong.

I commend the officers, staff and members of the Chinese Business Association of New York for your tremendous service to the community.

Thank you for your dedication and commitment to improving the great City of New York. Please accept my best wishes for continued success.

Sincerely,

Peter Koo  
Council Member



# 紐約市議員Margaret Chin賀函

**DISTRICT OFFICE:**  
165 PARK ROW, SUITE 11  
NEW YORK, NY 10038  
212-587-3159  
**FAX:** (212) 587-3158

**CITY HALL OFFICE:**  
250 BROADWAY, SUITE 1882  
NEW YORK, NY 10007  
(212) 788-7259  
chin@council.nyc.gov



THE COUNCIL OF  
THE CITY OF NEW YORK  
**MARGARET S. CHIN**  
COUNCIL MEMBER, 1<sup>ST</sup> DISTRICT, MANHATTAN

**CHAIR**  
AGING

**COMMITTEES**  
EDUCATION  
RECOVERY AND RESILIENCY  
RULES, PRIVILEGES, AND ELECTIONS  
TRANSPORTATION  
YOUTH SERVICES

Chinese Business Association  
112-15 Northern Blvd  
Corona, NY 11368

September 9, 2017

Dear Friends,



I send my greetings to the attendees of the Chinese Business Association's 27<sup>th</sup> Anniversary celebration, and my congratulations to the newly-elected board members of the Association on their inauguration.

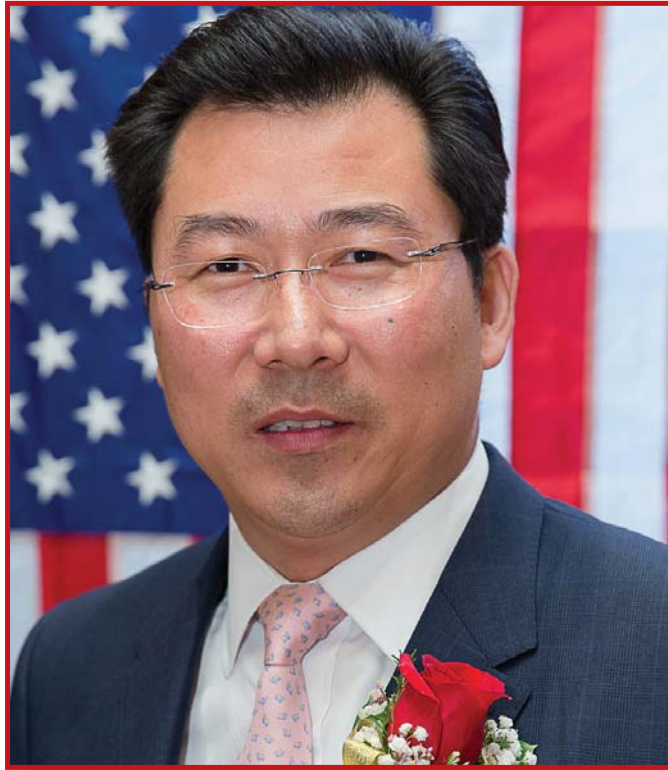
Chinese Business Association has made critical strides to advocate and advance minority-owned businesses in our City. By providing a strong foundation for its members to build long-lasting relationships, develop partnerships, and to contribute back to the community, this association also plays an important role in recognizing Asian American business leaders and facilitating the relationship between its members and the federal government.

Thank you for your outstanding service to the business community and for the pivotal role you continue to play in serving the needs of the Asian American community in New York City. I wish you the best of luck in all of your future endeavors.

Sincerely,

Margaret S. Chin  
市議員 陳倩雯 敬賀  
Council Member, District 1  
New York City Council

## 會長/榮譽會長



徐家樹 Chris Xu  
會長  
President



吳志東 Tom Wu  
榮譽會長  
Honorable President



劉建邦 James Liu  
榮譽會長  
Honorable President



梁樹新 Peter Liang  
榮譽會長  
Honorable President

## 副會長/總幹事/副總幹事



徐家鵬 George Xu  
常務副會長/財務總監  
Vice President /Treasurer



劉文 Peter Liu  
副會長  
Vice President



陳正曦 Johnson Chen  
副會長  
Vice President



江謹輝 Jason Kong  
副會長  
Vice President



張偉群 Kenny Zhang  
副會長  
Vice President



周萬明 Joe Zhou  
副會長  
Vice President



孫清河 Sunny Sun  
副會長 Vice President  
總幹事 Chief Operation Officer



翁晉意 Sunny Yung  
副會長  
Vice President



黃榮煌 Michael Huang  
副總幹事  
Vice Operation Officer



繆喆 Gary Miao  
副總幹事  
Vice Operation Officer



馬志維 Kevin Ma  
副總幹事  
Vice Operation Officer



## 常務理事



阮健華 Eric Yuen  
常務理事  
Director



王慶生 Kevin Wang  
常務理事  
Director



潘健翔 JianXiang Pan  
常務理事  
Director



陶培根 Peigen Tao  
常務理事  
Director



趙崇華 Henry Zhao  
常務理事  
Director



劉志堅 Alex Lau  
常務理事  
Director



徐洲 Zhou Xu  
常務理事  
Director



翁建豐 Jon Yung  
常務理事  
Director



余宗霖 John Yu  
常務理事  
Director



江俊霖 Joey Chiang  
常務理事  
Director



潘琳 Lin Pan  
常務理事  
Director



趙德照 Chris Chu  
常務理事  
Director



楊子賢 Jasper Yang  
常務理事  
Director

## 常務理事



鐘海謨 Michael Zhong  
常務理事  
Director



陳雨風 Yufeng Chen  
常務理事  
Director



趙希 Dennis Zhao  
常務理事  
Director



陳強華 Chang Hwa Tan  
常務理事  
Director



王志仁 Steven Wang  
常務理事  
Director



何剛 James Ho  
常務理事  
Director



周嘉昌 Tommy Zhou  
常務理事  
Director



陳燕萍 Christine Chen  
常務理事  
Director



曾斐 Frank Zeng  
常務理事  
Director



曹賢華 Charlie Cao  
常務理事  
Director



樓莉莎 Lisa Lou  
常務理事  
Director



胡驍 Chris Hu  
常務理事  
Director



郭麗麗 Lily Guo  
常務理事  
Director

## 常務理事



宋大維 David Song  
常務理事  
Director



陳天焰 George Chen  
常務理事  
Director



黃彬奕 Lorder Huang  
常務理事  
Director



嚴德威 David Yan  
常務理事  
Director



邵安苹 Annie Shao  
常務理事  
Director



盧寧 Ning Lu  
常務理事  
Director



陳羅傑 Ricky Chen  
常務理事  
Director



梁偉坤 Kenny Leung  
常務理事  
Director



顧雅軍 Johnny Ku  
常務理事  
Director



吳金信 David Wu  
常務理事  
Director



李冠宇 Lee Boy  
常務理事  
Director



魏春玲 Stella Wei  
常務理事  
Director



翁建賢 Ricky Yung  
常務理事  
Director



## 榮譽顧問



陳迪隆 Dylan Chen  
法律顧問  
Legal Advisor



葉彪 William Yip  
榮譽顧問  
Honorable Advisor



蘇煥光 William Su  
榮譽顧問  
Honorable Advisor



王碁 Charles P.Wang  
榮譽顧問  
Honorable Advisor



郭至隆 Michael Kuo  
榮譽顧問  
Honorable Advisor



呂成銳  
榮譽顧問  
Honorable Advisor



林學文 Xuewen Lin  
榮譽顧問  
Honorable Advisor



李大西 Daxi Li  
榮譽顧問  
Honorable Advisor



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## 2016年10月紐約市主計長Scott M. Stringer訪商會





## 2016年11月8日敬老大會





## 2016年10月常務理事會



## 2016年11月商會接待國對外經貿大學EMBA考察團



## 2016年12月常務理事會





## 2016年12月23日聖誕聯歡晚會





## 2017年2月3日布魯克林區區長春宴



## 2017年2月8日徐會長春宴





## 2017年2月16日廈門航空紐約首航慶祝晚宴



## 2017年4月11日常務理事會暨慶祝總幹事孫清河生日會





## 2017年5月11日市長籌款





## 2017年5月15日市議員顧雅明籌款餐會





## 2017年5月24日商會接待揚州市市長張愛軍帶領的訪問團





2017年6月12日 商會接待揚州市政府政法委書記孔令俊





# 2017年7月21日第16屆美國華裔小姐才藝大賽





2017年8月26日第16屆美國華裔小姐競選總決賽





# 2017年8月26日第16屆美國華裔小姐競選總決賽





# 2017年8月30日第16屆美國華裔小姐競選慶功宴





# 美國公民稅務須知

常務理事 陶培根



稅務是美國公民,以及在美國做工的外國人,每年年初需要向稅局申報的,桃源會計就以下幾個常見問題做出解答。如果想了解稅法細節,或者需要稅務投資規劃,歡迎致電我們法拉盛辦公室, 718-886-3618, 136-21 Roosevelt Avenue #309, Flushing, NY 11354。

## Working Credit 工作績點

在美國可通過工作報稅來獲取工作績點,從而在退休時獲得社保補助,享受退休福利。每個工作年最多可累計4個工作績點,而每個人需要在一生中獲得至少40個工作績點,才可完全享受退休福利。所謂退休福利,不僅僅包括社保退休金,還包括免費醫療保險。比如,若你滿40個工作績點,您每月將獲得免費的醫療保險(Medicare Part A)。

**Ordinary Income, Short-term Capital Gain & Ordinary Dividend Tax Rate 普通收入, 短期資本收益和普通股息稅率 (10-39.6%)**

**Long-Term Capital Gain & Qualified Dividend Tax Rate 長期資本收益和合格股息稅率 (0-20%)**

## Retirement Plan Contribution Limits 退休計劃可放額度

放入退休計劃的資金,可以當年抵減稅務,對於高收入人群是個有效的避稅方法。

## Child Tax Credit 孩子稅收補助

每個17歲以下的小孩最高可以獲得: \$1000, 或超過收入\$3000的部分的15%。

## Earned Income Tax Credit 低收入補助 (\$506-6269)

你或你的配偶必須有勞動收入及年齡在25到64之間。小孩必須是24歲以下,跟你同住超過6個月。年齡在19到23歲的小孩必須是全職學生。投資收入(銀行利息,股息,股票買賣收益,出租純收入等等)不能超過\$3400。

## Child/Dependent Care Credit 小孩/被撫養人的照顧費用抵稅額

抵稅額是每位13歲以下小孩/被撫養人的照顧費用的20%至35%,每位小孩/被撫養人的照顧費用只限於最高\$3000,每個家庭的照顧費用只限於最高\$6000。

## Primary Home Sale Exclusion

自住房屋出售後的免稅額: 250,000個人/500,000夫妻

## Foreign Earned Income Exclusion

海外工作收入免稅額: \$101,300

Gift Tax Exclusion & Estate Tax Exclusion 贈與和遺產免稅額分別是 \$14,000 & \$5,450,000。

	IRA	401k/403b	SIMPLE IRA	SEP IRA	Roth IRA
50歲以下	\$5,500	\$18,000	\$12,500	工資25% 或	\$5,500
50歲或以上	\$6,500	\$24,000	\$15,500	自僱收入18.6%	\$6,500



## FBAR Requirement 海外金融賬戶申報要求

如果你在海外的所有金融賬戶在過去整年當中的任何時候的最高總值加起來超過\$10,000,需要作出信息申報。

Receiving Foreign Gift 收到海外贈與

如果你在過去整年當中收到海外贈與超過\$100,000,即需要進行申報。該申報是屬於信息申報,不會產生稅收。



# 一口好牙 從小開始

常務理事 黃彬奕

現代牙科 兒童及青少年牙科專家



在每一天日常工作中，總會遇到一些父母提出的意見或質疑。其中，最常聽到的就是：「baby牙（乳牙）壞了沒關係，反正將來會換牙」。當然，也往往因為這種心態，間接的造成蛀牙的持續敗壞，最終結果不是把牙齒拔掉就是抽神經（醫學上稱「根管治療」）。先且不論因為牙齒敗壞而產生的飲食不便及每一個人最害怕的疼痛之外，很多人都忘了他還會在一個小朋友的成長過程中造成一定的打擊及影響（另外別忘了，還有因為延誤醫治而產生的昂貴醫療費用！）。

從小就擁有一口整齊又健康的牙齒，它的好處不僅僅只是看起來漂亮舒服，咀嚼食物沒有疼痛而已。有一排健全的牙齒，不光是增加個人的自信，對一個小朋友來說，他還肩負了一個說話清晰、發音正確的必要條件。在美國生活，我相信大部分的新移民都有這個經驗，因為自己英語發音的不標準，而碰到了不必要的尷尬，甚至吃了說不出口的暗虧。所以，當我們的下一代在這個競爭越來越激烈的社會裡長大，怎麼可以因為過去因為資訊不發達而造成的觀念，讓我們的孩子輸在起跑點呢？

可以讓牙齒產生問題的原因，大致上來自於兩個方面：一是飲食，二是牙齒保養不足！

先說飲食，維持健康牙齒的重要關鍵，就是遠離甜食。無論是糖果，餅乾或者是碳酸飲料都應該要適可而止。這些食品非常的容易破壞口腔的酸鹼平衡而引發蛀牙。又有很多父母信誓旦旦地告訴我，我的小孩子從來不吃糖果，為什麼他還有蛀牙？其實，您的牙醫師所指的甜食，是包括屬於碳水化合物（carbohydrates）可轉換成糖的「甜」食！我通常告知父母一個大方向，只要是這個食物又黏又甜的，您就應該要控制小朋友吃的數量。舉一個例子吧，我自己本身也很愛吃的薯片，它本身可是鹹的！但是，一旦入了口，這

一片片鹹的薯片，在口腔及體內轉換成糖！而且有很大的一部分，是附著在牙齒的表面上。這個時候，大部分的人，都會喝俗稱汽水的碳酸飲料。其實說穿了，汽水就是加了泡泡的糖水！隨著這個黏在牙齒表面的糖食時間越久，加上口腔內環境又溼又熱又充滿細菌，殘留在牙齒表面的食物，開始發酵，產生酸。是這個酸，開始腐蝕我們牙齒表面的牙釉質（Enamel），隨著牙齒表面鈣質的一步一步流失，蛀牙就產生了。

再來提到牙齒保養，從嬰兒長出的第一顆牙齒起，就應該每天清潔。照顧嬰兒的人應該使用軟毛的兒童牙刷或乾淨的濕毛巾輕輕的清潔牙齒和牙床。另一個比較困擾家長的就是牙線的使用，因為成人的手比較大，小寶寶的嘴巴又小，常會為了有效地使用牙線而引發家庭戰爭，尤其是在我們華人圈子內比較常看到的三代同堂家庭！老一輩的爺爺奶奶大部分都對牙線覺得這是一個可有可無的步驟，但是需要提醒的是牙線的作用，主要是清潔牙齒與牙齒之間平常刷不到而又有食物殘留的地方。個人建議家長，牙齒外露的表面都應該要刷到，並持續2分鐘以上。每天早晚兩次，每次刷牙2分鐘，再加上牙線的使用。養成一個習慣，天天持續下去，那麼就是想要有蛀牙，也不是那麼簡單的事！在此要特別的提醒，小寶寶只要有牙齒，哪怕只有前面兩顆，也應該要每天清潔。通常在學齡前的兒童，刷牙和用牙線，務必、絕對、需要家長的幫忙刷和監督。再來才是定期的去牙醫師那裡做檢查及保養。一般來說，個人建議每六個月去牙醫師診所檢查洗牙一次。在美國，通常牙齒檢查洗牙時，會隨著每一個人不同的需求，而加照X光片及塗氟（Fluoride）！照X光片，主要是幫助牙醫師在有些肉眼看不到的地方及早發現蛀牙。而塗氟的基本功能主要是修補之前說過的鈣質流失而產生的問題。

其實，要擁有一口健康的牙齒，真的沒有想像中的困難。

# 盧寧建築師：地標性建築

環抱大海與城市對話

常務理事 盧寧

這只是開始，我們將創造更多能與空間演繹的建築物，擔負文化傳承，並與周遭環境及人文維持良好連結，展現建築的社會意義與價值。



盧寧建築師事務所承接的波士頓酒店項目獲政府部門高度認可，已於日前批准。該項目位於機場附近，設計團隊針對以下構思該開發案

## 文化與空間互動

一、怎樣讓酒店的設計體現出與現有的美國最古老的公共海灘的聯繫？與邁阿密的海灘不同，波士頓的氣候嚴寒，如何在這樣的自然環境下給酒店設計一個溫暖的感覺？二、如何融合 10 萬平方尺的酒店建築與周遭環境視覺呈現，以體現對當地現有歷史文化建築文脈的尊重？三、如何使酒店為當地帶來時代感的啟迪，並打造未來望景。四、如何使酒店成為當地的一個新的地標？並引領未來周邊地塊的開發？以回饋社區，吸引更多的遊客，增加更多就業機會、商業發展及投資。五、如何藉由空間、建築設計及建材間的聯繫，來突顯建築在該地區的存在感及中心位置，以活躍該地區景致，為該城市增添生命力。

該酒店位置交通便捷，東臨大海，北面是波士頓的地鐵線上的一站，向西瞭望波士頓市中心及機場，面臨優美的沙灘海岸線。該酒店項目面積 10 萬余平方公尺，9 層樓高，擁有約 200 間客房。U 字形的建築主體面對大海，兩翼的位置刻意設計稍窄，使得建築物看起來更為靈巧不顯笨重。同時 U 字形雙翼環抱沙灘的形狀，形成天然的屏障，讓該酒店面海的一面可將海景一覽無

遺盡收眼底。而背對沙灘的另一面，則可享有日落和城鎮的美景，充分實踐了對自然敞開與環境交往的理念。酒店前後兩條街的高度落差正好將停車場的入口設計在背面，地下室除擁有 130 個代客泊車的車位，還特別開闢了社區藝術空間，增加酒店與社區的文藝互動。一樓是挑高樓層的酒店大廳，備有咖啡廳及酒吧，大面積的落地窗，不僅可以用以欣賞海景，更可以建立大廳區域和背面海洋大道之間的視覺連接。二樓則為擁有無敵海景的樓頂花園，向前延伸的露台，可擁有更寬廣視野。在一樓躍層夾層將設餐廳、宴會廳、健身房及商業中心。

## 像家一樣溫暖

在建築物的外觀上，該開發案採用了水平延展方案。將大海與沙灘融入建築的核心與主軸，圓融建築物的尖銳直角，將其幻化為一個水平的燈塔，在黑暗中投射出光芒。讓旅遊的人在寒冷的日子，可以感受酒店像家一般的溫暖和安心。而內部的燈具和室內裝飾的顏色，在視覺上為建築物提供了如太陽映射在沙灘的金色光芒。該酒店建築的外觀形態及色彩不管從海上、空中、及大地上都能給各種遊客留下深刻的印象。





# 租約Lease和使用許可證License的區別

常務理事 嚴德威

在紐約的華人社區，特別在法拉盛，商家在考慮租店鋪時，會逐漸面對是否簽租約 (Lease) 或者簽使用許可證 (License) 的問題。在大的商場，房東逐漸傾向於給承租人使用許可證。比如，新世界超市下面的Food Court和靠近天景豪園的美食廣場都採用了使用許可證。那麼，租約和使用許可證之間，到底有什麼相同或者區別呢？租約或者使用許可證其實是二種不同的法律概念，提供不同的權利和義務。

租約是房東和房客之間的合約，給予房客在房東的地產上專用並且排外的權益。A lease is an agreement in which the landlord agrees to give the tenant the exclusive right to occupy real property, usually for a specific term and, in exchange, the tenant agrees to give the landlord some sort of consideration. A lease transfers to the tenant a leasehold interest in the real property and, unless otherwise provided in the lease, a lease is transferable and irrevocable.

而使用許可證是讓使用者在房東的地產上使用的許可，並不包括在地產上的權益。A license gives the permission of the owner to an individual or an entity to use real property for a specific purpose. Unlike a lease, it does not transfer an interest in the real property. It is personal to the licensee and any attempt to transfer the license terminates it. It is (usually) revocable and can be either exclusive or non-exclusive.

如何確定之間的區別，取決於如下幾個因素：

## 1. 雙方之間的合約 (Agreement Between Two Parties)

通常，租約需要一份房東和房客雙方之間的書面或者口頭的合同。根據合同的條款，租約給予房客一種不受限制使用房產的權力。

使用許可證可以是單方的，或者雙方的合約。比如，如果某人買一張電影票進電影院看電影，這電影票就是使用許可證，此人並沒有遇到電影院的老闆，也沒有跟電影院老闆討價還價，此人買下電影票的一瞬間就接受了進入電影院的使用許可證。

## 2. 在不動產上面的利益 (Interest in Real Property)

租約確定下來在不動產上面的利益關係。根據租約的條款，承租人會獲得一些地產所有人方面的權利。比如，承租人可以擁有權力不讓任何人，包括房東，進入他承租的房產。

但是，使用許可證並不給予使用者任何地產所有人方面的任何權力。比如，電影票的購買人，除了能夠進電影院看電影外，並沒有電影院老闆如何地產方面的權利。

## 3. 轉租的權利 (Transferability)

承租人可以將他們的租約轉租給其他承租人。因為承租人擁有一些地產所有人方面的權利，所以承租人可以將他們的權利轉移給其他人。

但是，使用許可證的使用人沒有在地產所有人方面的權利，所以使用許可證的使用人沒有可以轉移的權利將他們的使用許可證轉給其他人。

## 4. 可解除的權利 (Revocability)

一般根據租約的條款，房東沒有權利取消租約。通常情況下，一份一年有效的租約，執行了六個月之後，只要房客沒有違反租約的條款，房東一旦取消租約，房東就違反了租約。

相反，使用許可證是可以在任何時候取消的。

從歷史來看，法律對租約和使用許可證這二個概念是逐漸進化的。過去150年來，紐約的法律定義使用許可證為“在不擁有地產權益的前提下，有權力進入房東的地產，做使用人允許做的事情。” For at least 150 years, New York law has defined a license as “the authority to enter on the land of another, and do a particular act or series of acts, without possessing any interest in the land.” See *Dolittle v. Eddy*, 7 Barb. 74 (Supreme Court, New York County, 1849). 但是，紐約最高上訴法庭擴大了使用許可證的定義。See *Union Square Park Community Coalition v. New York City Department of Parks and Recreation* (Feb. 20, 2014).

在Union Square這個案例裡面，紐約最高上訴法庭認為紐約市公園局和一家私人公司之間關於在Union Square Park公園裡面運作一家季節性餐館的和約屬於使用許可證的範疇。這份和約規定條款為15年的使用期，每年的使用費為第一年\$300,000.00，每年漲使用費直到最後一年\$450,000.00的年使用費，或者10%的年銷售收入，按照大的數額計算。合約並規定這家私人公司要投資\$700,000.00進行裝修和更新。儘管看起來像是租約，但是紐約的最高法院判決這是一份使用許可證。法庭認為：(1) 紐約市公園局對餐館的運作保留了主要的控制，包括時間，員工計劃，員工工作時間，菜單價格[the Department retained significant control over the daily operations of the restaurant including the months and hours of operation, staffing plan, work schedules and menu prices], (2) 使用公園局的建築物僅僅是季節性的，並且沒有排外性因為在夏天的時候餐館必須允許公眾可以使用餐館在露天的位子(use of the premises would only be seasonal and not exclusive as the restaurant was required to make outdoor seating available to the public during the summer months), (3) 最重要的是，

合約允許紐約市公園局隨意取消使用證的權利，只要這種取消不是主觀武斷的(and most importantly, the agreement broadly allowed the Department to terminate the license at will, as long as the termination was not arbitrary and capricious)。

法庭的這個決定，可能改變了法庭早年在1964年12月3日做的決定。See *Miller v. City of New York* (1964)。那時候法庭認為使用許可證是要從法律的角度來看，而不是僅僅從合約的表面來理解，不是當事人認為是使用許可證就可以從法律上認定是使用許可證的。

從2014年的紐約最高法院的判例來看，商業租約律師可以起草一份使用許可證的合約，使得房東可以在特定情況下取消使用許可證，只要這種取消不涉及到主觀武斷就可以了。但是如何不是主觀武斷還是涉及到司法的解釋。

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legal counsel. Reading of this article does not create an attorney-client relationship between you and David Yan, attorney-at-law.

嚴德威律師具有超過15年的從業經驗，其律師樓是一家以大型商業地產買賣，開發，商業訴訟為主的律師樓；是華裔律師中少數能夠在聯邦法庭，以及紐約州法庭親自作為主審律師進行陪審團庭審的律師。為客戶爭取到了千萬以上的賠償金額。Law Offices of David Yan, Queens Crossing Business Center, 136-20 38th Avenue, Suite 11E, Flushing, NY 11354, Tel.: (718) 888-7788, email: davidyanlawoffice@gmail.com.



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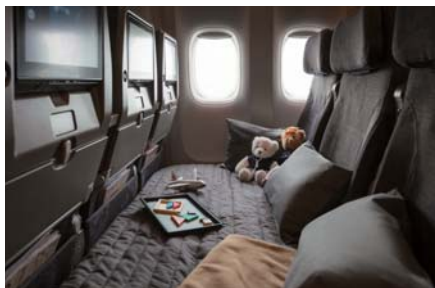




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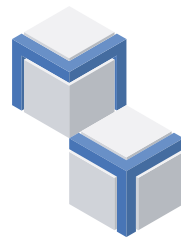
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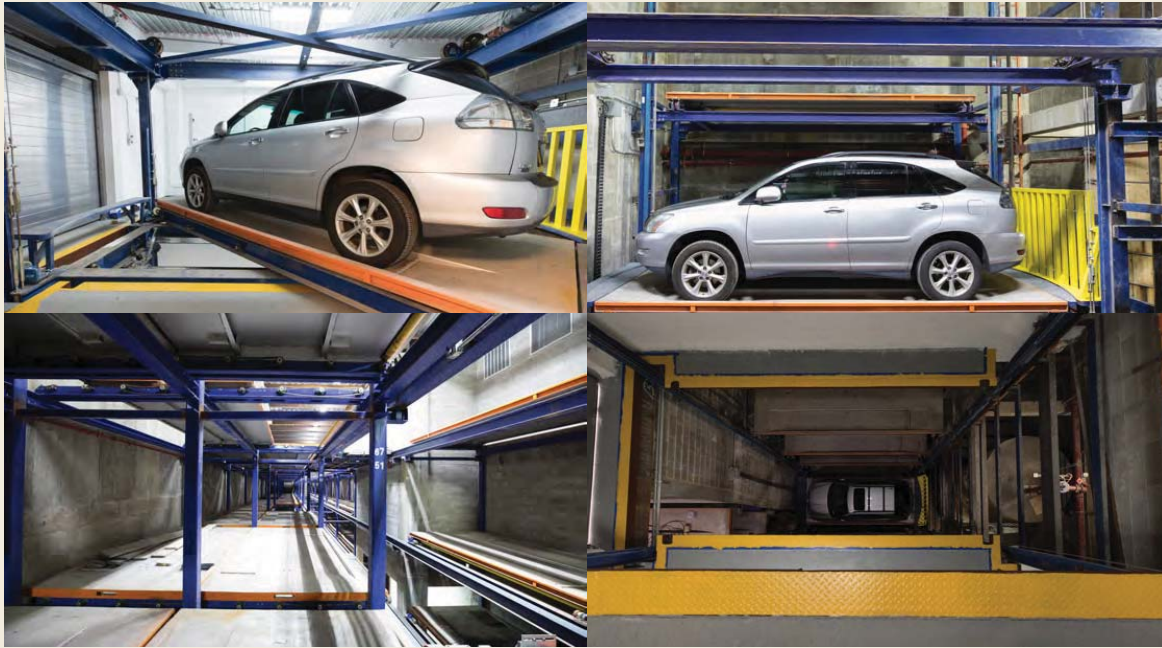


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**坐**落于纽约长岛的 Global Auto Parking, 致力于在北美地区的全自动智能停车系统的开发和应用。我们的革命性技术和科技使得我们可以为我们的用户提供可靠的, 高效的, 令人满意的解决方案。

随着不断飞升的地价和愈加稀有的可开发用地, 难以满足政府的停车要求及未能给用户足够的停车位成为越来越多的地产开发商, 建筑设计师及其他相关人员的难题, 我们的高效的全自动智能停车系统为这一难题提供了绝佳的解决方案。

我们的全自动智能停车系统可以将司机的停车难题简化为: 停车、拿卡、离开。当用户离开车辆后, 我们最新的扫描技术将探测车内可能被遗留的宠物或者婴儿。在确保无遗留后, 智能搬运机器人将自动根据车辆外形及大小将车辆自动搬运至最近的可靠的位置。当您需取回车辆时, 您无需记住您停车的位置, 只需将停车卡扫描后, 智能搬运机器人将在 2 分钟内把您的爱车搬运至您停车的地点。我们的全自动智能停车系统在消除普通停车场可能发生的种种意外 ( 如偷窃, 无意的刮蹭, 遗忘停车位置, 抢车位等 ) 的同时, 有可能在同等停车空间的基础上提供原有停车数量两倍到三倍的车位。

我们的全自动智能停车系统重新定义了传统的停车模式: 比起现有的停车

模式可节省 50% 的空间; 节省大量开发地下停车场的成本; 高效利用了大都会城市的停车空间; 有效提高了停车场的安全性; 实现了简易存车和快速取车。

**C**ompany: Headquartered in Long Island, New York, Global Auto Parking focuses on delivering state-of-the-art automated Parking System throughout the North American metropolitan areas. Built upon technologies and a commitment to meeting customer needs, our goals to exceed expectations in the critical areas of reliability, performance, user satisfaction and economics.

The ever-diminishing availability and skyrocketing cost of land for car parking challenges develops, designers and planners to find more creative ways to integrate car parking into diverse communities and commercial settings.

**Solution:** Our Automated Parking System allows users park their cars in an easy three-steps ways: park, take parking receipt, leave. After driver take the parking receipt, our Automatic Parking System takes over and does the rest. Our Automated Parking

System integrates the latest sensors and laser can make sure driver does not leave their pets or baby in the car before parking the car. When driver want to retrieval the car, it takes less than 2 minutes, and you don't have to memorize where you park your car, just simply swipe your receipt and the car will get back to you. Our Automated Parking Systems can offer a parking solution that eliminates most of the hassles of regular parking lot, with doubles or even triples the capacity of similarly sized conventional garages.

Automated parking Systems from Global Auto Parking redefine the conventional wisdom about car parking, it can: saving 50% more floor area per car than needed for a conventional multi-storey car park, substantially lowering the costs of underground parking, making car parking part of a sustainable urban design, making car parking facilities inherently more safe and secure, easy park and fast retrieval in 2 minutes.



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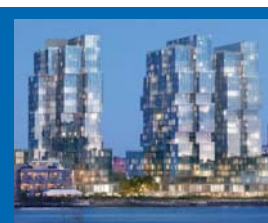
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