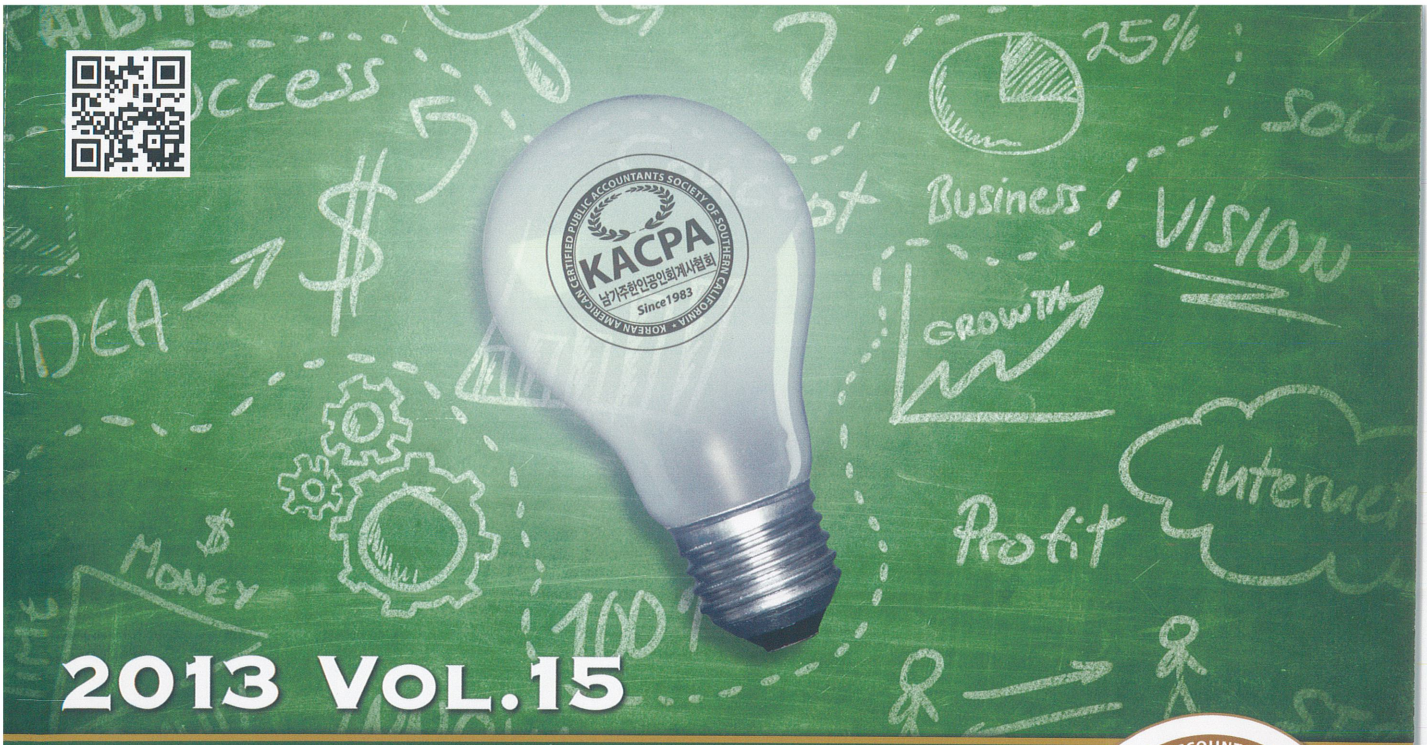

2013 VOL.15

KACPA Journal

Visions of Korean American Certified Public Accountants

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발간사 Message from the President

한해가 벌써 저물어가고 있습니다. 정신적으로나 육체적으로 무척 바빴던 2013년도 였지만 또한 보람된 한해였습니다. KACPA와 한인커뮤니티를 통해서 좋은 분들을 만나고 좋은 인연을 맺을 수 있었음에 감사드립니다.

오늘에 이르기까지 KACPA를 위하여 헌신과 수고를 바치신 역대 회장님들과 임원들의 많은 Support들이 저희 협회의 위상을 이어가고 있음을 이자리를 빌어서 다시 한번 감사드립니다.

I am most grateful for the opportunity to serve as the president of the Korean American CPA Society. It was a year of changes and with any change, there are associated growing pains.

It has been 31 years since KACPA was formed. Achieving this milestone says volume about the KACPA board and prior presidents and officers. KACPA was formed to share information among Korean American CPAs and to encourage one another via social and community affairs. We honor the legacy of KACPA and its mission.

Like all other Korean American community organizations, KACPA is faced with the changing make-up of the community, be it generational, language, cultural or depth of American experience. KACPA seeks to embrace these changes and to bridge the gaps created by these changes, while making sure that none of our members are left out or left behind.

We have started to reach out to younger CPAs and Korean American CPAs, who are practicing outside of Korea town. The depth of their mainstream experience will enhance the community. We began to accept English as an acceptable language to communicate among the members (조금이나마 1.5세, 2세 CPA들의 KACPA 참여도를 높이고자—We are conducting most of our continuing education seminars in English now).

With all these changes, we are grateful of the steadfast sponsorships by the Korean American attorneys, banks, investment professionals, insurance companies and financial professionals. It is a journey, which was created by these changes. However, this journey is made easier with all of your help.

With faith in Christ and goodness that God brings, I know that KACPA will be a pioneer in bridging the gaps created by all the changes in the Korean American community of Southern California. I want to wish a Merry Christmas and a Healthy and Prosperous 2014.

2013년 12월 12일
제31대 남가주한인공인회계사협회
회장 Steven(영찬) Kang, CPA

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이자리를 빌려 KACPA 저널 창간호에 대한 긍지와 결과에 만족해 했던 故김병식 회장님의 생전의 추억을 기억하며 명복을 빕니다.

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협회를 위해 열심히 일해주시는 현직 회장님과 임원분들께 경의를 표합니다.

2013년 11월 20일
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We wish continued success and prosperity in the coming New Year to KACPA

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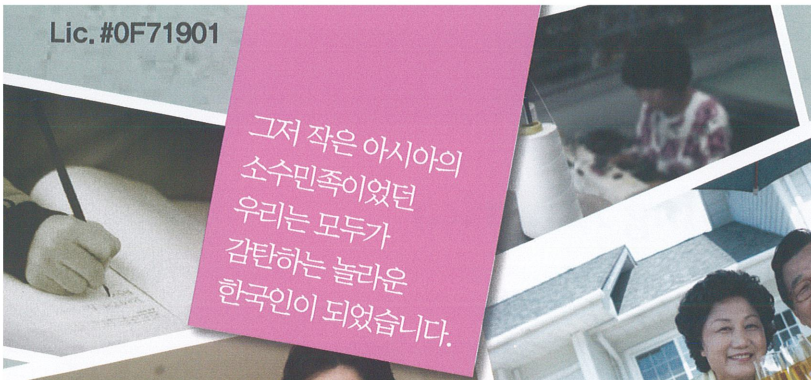

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Coming to and Leaving America

A Tax Overview for the Korean Community in California

By Dick Cole, Esq. and Pam Drucker, Esq./ WTAS, LLC

In the excitement of becoming a US resident or citizen or the drama of terminating US citizenship or residence, it is important to be mindful of the income, gift and estate tax consequences of your actions.

The United States ("US") is unique among the major taxing jurisdictions in that it taxes its citizens and residents on their worldwide income, despite the fact they may earn that income abroad or be outside the US when the income is earned.

The US taxes non-citizens and nonresidents generally on only the income earned in the US, often through a flat withholding mechanism.

It also has far more generous Federal gift and estate tax provisions for US domiciliaries.

Further, the US has a provision in its tax laws that treats individuals who give up their US citizenship or long term residence as if they had sold all their worldwide assets in a taxable transaction on the day before they sever their US ties.

Careful Planning is therefore necessary to help minimize this tax exposure.

I. Coming to America

Anything that can be made taxable in a low or no tax jurisdiction after leaving the Korean tax jurisdiction and before becoming subject to US tax could be beneficial. Combined Federal and California income taxation can approach a 50% rate!!!

So, when does an individual become subject to US tax? Generally, there are two ways—as a US citizen / resident taxable on worldwide income or a nonresident taxable on US source income.

You become an income tax resident by becoming a US citizen or by being in the US 183 days in a calendar year or over three years under a weighted average formula. You are also considered to be a US resident from the first day you are in the US as a permanent "green card" holder.

So, what tax characteristics can you bring with you to the US? Generally the cost basis of assets you bring carries over to the US. This is important as any gain on the sale of an asset is reduced by its basis. If you inherited the property from a foreign estate, you can increase or "step up" its basis to its fair market value at the time of the bequest.

In addition, any income tax you pay to Korea on Korean source income once you become a US resident/citizen can be used as a credit to offset your US Federal income tax.

From an estate tax point of view, you are only considered a US "resident" if you are domiciled in the US. This means you are physically present in the US and intend to remain in the US permanently. It is possible to be a US domiciliary and not a US income tax resident.

Domicile is important for estate and gift tax purposes as a domiciliary is taxable on his world-wide estate at rates up to 40% with an exclusion of over $5 million while a non-domiciliary is taxable on US based asset at death with only a $60,000 exclusion.

II. Not Coming to America but Earning Income Here:

Koreans not becoming US citizens or residents are taxed on US business income at graduated rates but must file a US return.

Nonresidents are also taxable through withholding on fixed and determinable annual or periodical ("FDAP"). Examples are interest, dividends, rents, royalties, compensation for services and alimony. There are exceptions to withholding for such items bank interest, capital gains (except real estate) and portfolio interest.

With holding is generally at a flat 30% rate and is made by the payer of the amount- However, under the US- Korea Income Tax Treaty, there are reduced individual withholding rates for dividends-15%, interest-12% and royalties-15%. The foreign recipient must claim these Treaty benefits.

Certain registered portfolio interest is totally exempt from withholding.

The sale of US property by a nonresident is subject to a 10% withholding on the sale price and a return must be filed.

Dick Cole is a Managing Director and Pam Drucker a Director at WTAS, an international Tax and Valuation Firm.

III. Leaving America

If the Federal income, estate and gift tax burdens described above simply become too much, a citizen or long term resident (someone holding a green card eight of the last 15 years), meeting certain tax -$155,000 per year and net worth-$2 million—requirements, can expatriate by renouncing their citizenship or surrendering their green card-but with consequences- a deemed, taxable sale of their worldwide assets on the day before they give up their citizenship/green card.

The good news is that the first $668,000 of. gain (indexed for inflation) is not taxable and the gain is just on the increase in value after coming to the US.

Some deferred items such as compensation and retirement plans are taxed at 30% when paid out or on 30% of the present value the day before expatriation- but without the $668,000 exclusion.

If the tax burden is too large, an expatriating individual can elect to defer the tax by posting bond, agreeing to an interest charge and waiving all rights with respect to expatriation under the US-Korea Income Tax Treaty.

Before expatriation, US persons can soften the tax blow by such means using the $5million gift exclusion for domiciliaries, transferring assets to expatriation trusts or using the $250,000/$500,000 income tax exclusion on the sale of their principal residence.

Those not meeting the requirements for the deemed expatriation sale are not taxed on expatriation but, as US nonresidents, will be taxed after expatriation under the nonresident rules described above.

IV. Do NOT Forget California .....or Korea

In any case, do NOT forget the California or Korean impact of your move to or from America-Consult your local expert!

Be Aware: In Trying to Avoid CTR, You May Be Forced to Forfeit All of Your Money in Your Bank Account!

By Harold Jung, Tax Attorney

One morning my client who operates a wholesale garment business received a call from his bank. The bank officer informed my client that all of the funds in the business checking account, namely $1,858,293.00 was seized by the United States government under a seizure warrant. My client who runs the business by the book thought it was a practical joke. Unfortunately it was not. After contacting the Special Agent of the IRS who was behind the seizure warrant, my client learned that the funds were seized because of "structuring" of the banking transactions.

Most of us are familiar with Currency Transaction Report ("CTR"), a report financial institutions make about their customers' transactions involving large amount of currency. For many years, the Internal Revenue Service ("IRS") has been using such report in its combat against tax-evaders and money launderers. The law behind the CTR requirement is the Bank Records and Foreign Transactions Act of 1970, also known as Bank Secrecy Act ("BSA"). As long as the law has been in place, those people who did not want the government to know about their financial activities, "structured" transactions to evade the BSA requirements even though there was a law that prohibited "structuring." An example of structuring is arranging the transaction to fall below the $10,000 requirement. So instead of depositing $15,000 in one visit to the bank, a person may make two separate deposits of $9,000 at one time and $6,000 at a later time so that the bank does not file the CTR. Section 5324 of Title 31 of the United States Code states the following:

> **"Structuring transactions to evade reporting requirement prohibited Domestic Coin and Currency Transactions Involving Financial Institutions—No person shall, for the purpose of evading the reporting requirements ... (1) cause or attempt to cause a domestic financial institution to fail to file a report required ...."**

But up until 2001, the government had no real authority to make a federal case out of such violation unless such structuring was related to other criminal activity. From broad concern felt by Americans from September 11 attacks, Congress rushed to enact the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act (Patriot Act) in 2001. Title III of the Patriot Act was intended to give the government more authority to facilitate the prevention, detection and prosecution of international money laundering and the financing of terrorism. Among many extensive powers given to the government in the name of preventing terrorism, the Patriot Act made the civil and criminal penalty violations of currency reporting cases with the power to forfeit all of defendant's property that was involved in the offense, and any property traceable to the defendant. Section 372(a)(2) of the Title 31 of the United States Code states the following:

> **"Forfeiture in currency reporting cases – Civil forfeiture—Any property involved in a violation of section 5313, 5316, or 5324 of this title, or any conspiracy to commit any such violation and any property traceable to**

any such violation or conspiracy, may be seized and forfeited to the United States in accordance with the procedures governing civil forfeitures in money laundering cases pursuant to section 981(a)(1)(A) of title 14 of USC."

Although the Patriot Act has been existence for over 12 years, in just the past few years, the federal government has become active in pursuing civil forfeiture cases. And it is not just the IRS but also other government agencies such as U. S. Department of Homeland Security and U. S. Customs who have not been so active in pursuing financial crimes in the past, becoming a player in this civil forfeiture game. According to the U.S. Department of Justice, civil asset forfeitures surged to $4.2 billion in the year ended September 30, 2012 from $1.7 billion in the preceding year. The victims of this governmental abuse are often hardworking small business owners who have no connection to criminal activities.

The process for the government to begin the forfeiture proceeding is eerily simple. All it is needed an ex parte warrant from a U.S. District Court. To obtain such warrant, Special Agent prepares an affidavit along with a schedule of bank deposits and subjectively concludes that there was a pattern of such structuring. Most of the time, there are no witnesses. Within 60 days after the government seizes property, it must send written notice of the seizure to parties interested in the property (i.e., the owner). The interested parties then have 35 days to file a claim for the property. If a timely claim is filed, government has 90 days to either indict the claimant or bring a lawsuit in federal court seeking a judgment of civil forfeiture of the property. If the government does neither, it must return the seized property forthwith. In a civil forfeiture lawsuit, the government can keep the money by proving the alleged structuring by a preponderance of evidence.

It is clear from the legislative history of the law that Congress intended to limit civil forfeitures to alleged structuring connected with an underlying offense of drug trafficking or money laundering. Those of us who have seen the TV series Breaking Bad, money laundering often arises out of drug trafficking or other crimes. This is one of the arguments that we will make if the case goes to a trial. Fortunately, my client was squeaky clean and complied with all the tax reporting requirements. Otherwise, it may not be such an easy decision to contest the forfeiture.

The business owner can also argue that the amount of money seized from his bank accounts violates the Excessive Fines Clause of the Eighth Amendment to the U.S. Constitution. I do not expect that it would be difficult to convince the jury that forfeiture of $1.8 million is draconian even if we accept the fact that structuring was done. I do expect that the government to make a settlement offer to return some of the seized funds, as they have done in the past with some of my other clients.

Civil forfeiture still is a travesty of justice system in this country. The property owner receives no warning; he is not afforded an opportunity to participate in the warrant hearing. Once the property is seized, it is a blow to the business owner. The owner may file a claim, at the risk of being indicted or otherwise exposed to government scrutiny including civil or criminal IRS investigations, and at the same time of incurring heavy civil litigation costs. Meanwhile the business suffers gravely without the working capital. Needless to say, the consequence of such governmental action is devastating whether you win or lose. "How can this happen in this country?" My client asked. All I can say was at least we have the legal system to contest the action. He was not satisfied. Neither was I.

If anyone is out there that may possibly be a subject of this type of government sanctions, I recommend that they immediately cease such practice and keep a low balance in the bank account to which structuring may be associated with. Transferring the "tainted money" from the account to another may not help but it could help to deplete the funds. The statute of limitation for the government to bring civil forfeiture lawsuit is one year from the alleged structured transaction.

The New Tangible Property Regulations: You may be running out of time!

By Jim Shreve, CEO / Cost Segregation Services

"Use It, Or Lose It". Your clients do not want to know they lost a tax advantage because their trusted advisor did not make them aware of the opportunity. Are you aware of the cash flow advantages created as a result of the new Tangible Property Regulations? These regulations affect every owner of a building in America, and you will need to know how to apply the regulations to each client who own commercial property within tax years 2013, 2014, and beyond.

The reason is the regulations have defined the new rules for determining a "Capitalization vs. Expense" definition for every invoice. This new regulation has also created a "Use It, Or Lose It" condition for your clients who own commercial property with renovations in the past. The "Catch UP" provision in the regulation has created an opportunity for current property owners to "write down" any asset replaced and disposed of since the ownership of the building. The IRS is only allowing tax years 2013 and 2014 to apply this write down opportunity. This could mean tens to hundreds of thousands of dollars of tax savings for your client. From 2014 going forward, the regulations now allow for a "Partial Disposition" to be applied to a building asset and its components. Do you have a trusted advisor to value these future dispositions?

The Catch Up Opportunity.....The new Tangible Property Regulations allows commercial building owners and their tax professionals to write down the remaining basis of past "partial dispositions" resulting from the removal of building components going back as far as 1987.

The following are examples of the savings clients have already achieved as a result of the new Tangible Property Regulations. These examples represent the value of items "thrown in the dumpster" and replaced with new materials to prolong the life of the building.

	Value	
Type of Asset Replaced	Write Down	Tax Savings
Warehouse Roof	$54,250	$19,725
Auto Dealer Remodel	$81,650	$28,850
Medical HVAC	$91,125	$34,075
Office Building walls	$213,000	$68,650
Hotel Renovation	$267,300	$88,975

You need a "Valuation Expert" to determine the write down value. Cost Segregation Services, Inc. (CSSI) is your valuation expert whose engineers can provide the "Asset Valuation" for the disposed assets according to the IRS guidelines for tax years 2013 and 2014 for any building or tenant improvement.

Additionally, Cost Segregation adds significant economic value for your client who owns a building asset, or has invested in Tenant Improvements.

Cost Segregation saves $50-$90,000 in every million dollars of building cost basis for your client. The savings will be realized based upon the time you purchased the building, the price of the building, and the type of building. A simple no cost qualification review by CSSI will illustrate the amount of savings for your client's ownership condition.

Jim Shreve, CEO 225-757-5025
shrevej@costsegserve.com

Mitch Kitayama, California 909-815-3503
mwkitayama@gmail.com

How do you get this done for your client? It is simple. We make it easy. We save you time.

1. Contact the CSSI Expert below to receive a no cost economic analysis for each of your clients.

2. The analysis is confidential, and it is not necessary to know your client's name.

3. If your client qualifies, CSSI will work to produce the results for you to apply for your client.

The following chart shows actual examples of savings created by the cost segregation application. CSSI has performed this application to over 8,000 buildings with similar results.

CSSI provides the engineering-based valuation of the disposed assets (Asset Valuation Study) while completing all the documentation and tax forms (Change in Accounting Form 3115, Adjustment 481(a)).

Examples of Actual Cost Savings by Cost Segregation Engineering Based Studies

Facility Type	Total Property Cost	First Year Cash Flow From Tax Savings	Five Year Cash Flow From Tax Savings
Office Condo	$480 Thousand	$12,783	$31,229
Leasehold Improvements	$1.40 Million	$53,751	$131,569
Restaurant	$2.68 Million	$71,374	$174,503
Warehouse	$6.37 Million	$108,488	$248,559
Medical Facility	$8.90 Million	$151,576	$374,281
Apartments	$15.1 Million	$236,763	$570,288
Retail Strip Center	$22.3 Million	$379,793	$848,160
Hotel	$4.70 Million	$132,380	$332,880

Small Business Investment Company Program

By Jason S. Kim, Esq. Partner / Margolis & Tisman, LLP

In 1958, the United States Congress passed the Small Business Investment Act of 1958 (the "Act"). The Act permitted the United States Small Business Administration (the "SBA") to license professionally managed private equity and venture capital firms, called Small Business Investment Companies ("SBICs"), to help with financing small entrepreneurial businesses in the United States. Passage of the Act addressed concerns raised in a Federal Reserve Board report to the Congress which concluded that a major gap existed in the capital markets for long-term funding for growth-oriented small businesses.

Some of the businesses that received financing from SBICs are: (1) Costco; (2) Callaway; (3) Cutter & Buck; (4) Amgen; (5) Adaptec; (6) Intel; (7) Staples; (8) AOL; (9) FedEx; (10) Apple; (11) HP; (12) Jenny Craig; (13) Quiznos; (14) Outback Steakhouse; (15) Build-a-Bear Workshop; and (16) Sun.

There are 3 key characteristics regarding the SBIC Program: (1) the SBIC Program invests long-term capital in SBICs; (2) for every $1 an SBIC raises from a private investor, the SBA will provide $2 of debt capital, generally subject to a cap of $150 Million; and (3) once capitalized, an SBIC can make debt and equity investments in small businesses.

Types of SBICs. The most common SBICs are those granted standard licenses. [1]A standard license allows the broadest investment mandate with few restrictions on strategy or capital allocation.

Types of SBA Investment in SBICs. The SBA invests in SBICs in 3 different ways: (1) standard; (2) discounted; and (3) energy savings:

	Standard	Discounted	Energy Savings
Amount	Usually 2 times (but up to a maximum of 3 times) the capital raised from private investors	Usually 2 times (but up to a maximum of 3 times) the capital raised from private investors	Usually 2 times (but up to a maximum of 3 times) the capital raised from private investors
Term	10 years with principal payment due at maturity; no prepayment penalty	5 to 10 years with principal payment due at maturity; no prepayment penalty	5 to 10 years with principal payment due at maturity; no prepayment penalty
Interest	Semi-annual payment based on a spread above the 10-year Treasury note	Semi-annual payment for last 5 years of 10 year promissory note only based on a spread above the 10-year Treasury note	Semi-annual payment for last 5 years of 10 year promissory note only based on a spread above the 10-year Treasury note
Fees	1% commitment fee; 2% drawdown fee	1% commitment fee; 2% drawdown fee	1% commitment fee; 2% drawdown fee
Uses	Investments in "small businesses" as defined by the SBA Office of Size Standards and federal regulations	Investments in "small businesses" as defined by the SBA Office of Size Standards and federal regulations located in low-to-moderate income areas	Qualified energy-savings investments, such as manufacturers of products that improve energy efficiency

[1]In January of 2011, the White House and the SBA announced the availability of 2, new SBIC licenses: (1) impact investment license; and (2) innovation license. Both are more limited in investment mandate.

Major SBIC Investment Requirements.

Instruments. An SBIC may invest using loans, debt with equity features, or equity. An SBIC may not invest more than 10% of the proposed total fund size in a single company without the SBA approval.

Geography. An SBIC may invest in business located anywhere in the United States or its territories. An SBIC may not invest in businesses with over 49% of their employees located outside the U.S.

Size. An SBIC must invest in small businesses, defined as (1) businesses with a tangible net worth of less than $18 Million and average after-tax income for prior 2 years of less than $6 Million; or (2) businesses qualifying as small under the SBA's NAICS Industry Code standards. Further, an SBIC must make 25% of its financing in smaller businesses, defined as businesses with a tangible net worth of less than $6 Million and average after-tax income for prior 2 years of less than $2 Million.

Use of Proceeds. An SBIC may not invest in project finance, real estate, or financial intermediaries.

Control. An SBIC may control small businesses for up to 7 years, a limit that may be extended with SBA approval.

Application Process and Requirements to Become an SBIC.

The process to become an SBIC will generally take 8 to 12 months. The process has 2 stages: program development; and licensing.

Program Development. In this stage, the fund submits a Management Assessment Questionnaire ("MAQ") to the SBA to demonstrate that it meets the minimum requirements of (1) $5 Million in private capital investment; (2) a qualified management team; and (3) "adequately profitable and financial soundness" if the fund's operations are successful. If the assessment is positive, the SBA will invite the fund to start the licensing stage of the application process.

Licensing. In this stage, the fund resubmits the MAQ with any updated information and pays $15,000 filing fee. If the application is approved, the paperwork is sent for approval by the Office of Inspector General, a licensing analysis, a legal review team, the Investment Division Licensing Committee, and the Agency Licensing Committee. If the fund receives approval of these departments, the complete application is sent to the SBA Administration, whose final approval is required before the license is issued.

In general, the SBA prefers (among other things): (1) experienced fund managers who have worked together; (2) a realized track record of superior investment returns that are consistent with the applicant SBIC's business strategy; (3) evidence of strong deal flow in the SBIC's proposed investment area; (4) managerial, operational and/or technical experience that adds value at the portfolio company level; and (5) a demonstrated ability to manage cash flows in order to provide assurance that the SBA will be timely repaid.

SBIC Fund Structure.

An SBIC may be formed as (1) a stand-alone investment fund or (2) a "drop-down" fund (i.e., a subsidiary of a traditional PE fund) investing on its own or side-by-side with its parent PE fund. In a "drop-down" structure, the parent fund may invest (1) directly in small businesses that do not meet SBA restrictions (because SBA regulations generally do not apply to the parent PE fund), (2) indirectly through the SBIC in SBA qualifying investments, or (3) together (side-by-side) with the SBIC in SBA-qualifying investments (which may permit a larger aggregate investment in a small business than permitted by SBA regulations).

Conclusion.

This article is by no means exhaustive, and fund managers should consult with legal counsel to determine if they should and how to apply for an SBIC license. However, SBIC Program is an option that a fund manager should consider, given favorable leverage options permitted in deploying the monies.

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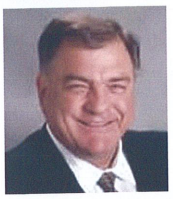

Measuring Performance on Construction Contracts for Small and Medium Size Contractors:

By Malcolm Dedekian, CPA / Dedekian, George, Small and Markarian

One of the most challenging tasks for an independent accountant is to evaluate the performance of construction contracts. This is particularly true with the small and medium size contractors as they often do not have the sophistication to properly compute contract revenue. As a result, the independent accountant must not only be able to evaluate contract revenue as recorded, but also be able to assist the client in re-computing and revising the revenue computation as necessary.

What follows is a simplified step-by-step process that our firm employs in this endeavor. This is not intended to act as an audit program, which would include not only these steps but all of the standard audit functions from internal control evaluation to confirmations. Rather, this is a framework to use in compiling and evaluating the client's data.

We begin by asking our clients to provide us with sufficient details so we can do a proper evaluation. This typically consists of a schedule of both completed contracts and contracts in progress which includes the following information:

- Total contract amount
- Total estimated costs
- Total actual cost to date including an allocation of indirect cost of construction
- Amount billed-to- date.

In addition to the above, we also ask for a schedule that shows:

- Original contract, change orders approved to date, and any unapproved change orders.
- Total cost incurred and to be incurred of all change orders, both approved and unapproved.

Once we have accumulated this data, earned income is then calculated on a cost-to-cost basis. That is we simply multiply the contract amount by an equation consisting of the cost to date as the numerator and the total estimated cost as the denominator. This is a preliminary calculation, as some components will change during the course of our procedures.

The next step in the process is to reconcile the cost of construction to all of the control accounts in the general ledger. Most good contractors use sophisticated fully integrated job costs systems which facilitate this process and keep the job cost and billing detail in balance with the general ledger. Part

of this step will be to insure that the job costs include all indirect construction costs. Many contractors either estimate this amount or leave this step up to the accountants. Either way, we must true-up these costs to the contract schedule and recalculate earned income as necessary.

Up to this point, we have simply been accumulating information. Now the analysis begins.

The easiest place to start is the evaluation of the contract amount. This step usually involves reviewing contract documents, including change order approvals, and agreeing these amounts to the client's schedule. It is very important to determine if the contract amount includes any unapproved change orders and/ or claim revenue. There are specific rules for inclusion of these types of income in contracts that the accountant must be familiar with, which are beyond the scope of this article.

The next task, and by far the most difficult, is to evaluate the total estimated cost of the contract.

We obviously are not contractors and do not have the expertise to challenge managements' estimates with our own calculations, but we do have several tools at our disposal. A good starting point is to evaluate the client's history. Contractors by nature are an optimistic group. This tends to be reflected in the estimated costs numbers. We test this by preparing a "profit fade"schedule. This is simply a multi-year history of prior job performance where we compare the contractors original estimated cost amounts to the actual amounts as the job completes. This analysis will serve to expose any tendencies by the contractor to either over or under estimate costs. While this does not provide evidence that a current contract is misstated it does give the accountant a basis for discussion and challenge. These schedules can also be segmented to show performance by estimator or by the construction management team. If a current contract was, for example, estimated by an estimator who has a history of understating costs, we will have good basis to challenge his estimates on the current contracts. If a contract is being run by a construction management team that has historically "blown" the job by cost overruns, it would again be logical to challenge the estimates for a job that they are currently running. As these examples show, the estimates can be misleading for various reasons ranging from poor estimating ability to poor performance by those running the job.

Accountants also need to review the type of contracts the company is involved with. Are they doing work outside their normal area of expertise? Are they moving into geographic areas where they have no history? Are the contracts significantly larger than they have done historically? Are labor or material prices increasing above what was originally estimated? These are just a few of the factors that need to be incorporated into the evaluation process.

Another important element is the evaluation of the contractors' systems. As discussed above, a good contractor will invest in good construction software as well as good individuals to operate the system. It is important to evaluate the systems that are being used as well as interview the key personnel responsible for maintaining the system.

Successful contractors are typically intelligent, hardworking individuals who are tough negotiators, understand their craft, and have integrity. These are traits that the accountant needs to evaluate during his evaluation of the company.

Finally, the accountant has the ability to evaluate the progress on a contract up to the date of issuance of the statement to see if the contract is performing as estimated. Many of these steps are subjective in nature and require the accountant to use skill and caution when challenging the client.

The construction industry operates in a very dynamic and fluid environment. When contracts go bad the losses accumulate at an alarming rate. We need to be extremely careful in our analysis as the users of these statements will ultimately look to us, the accountants, for answers if the statements prove to be inaccurate.

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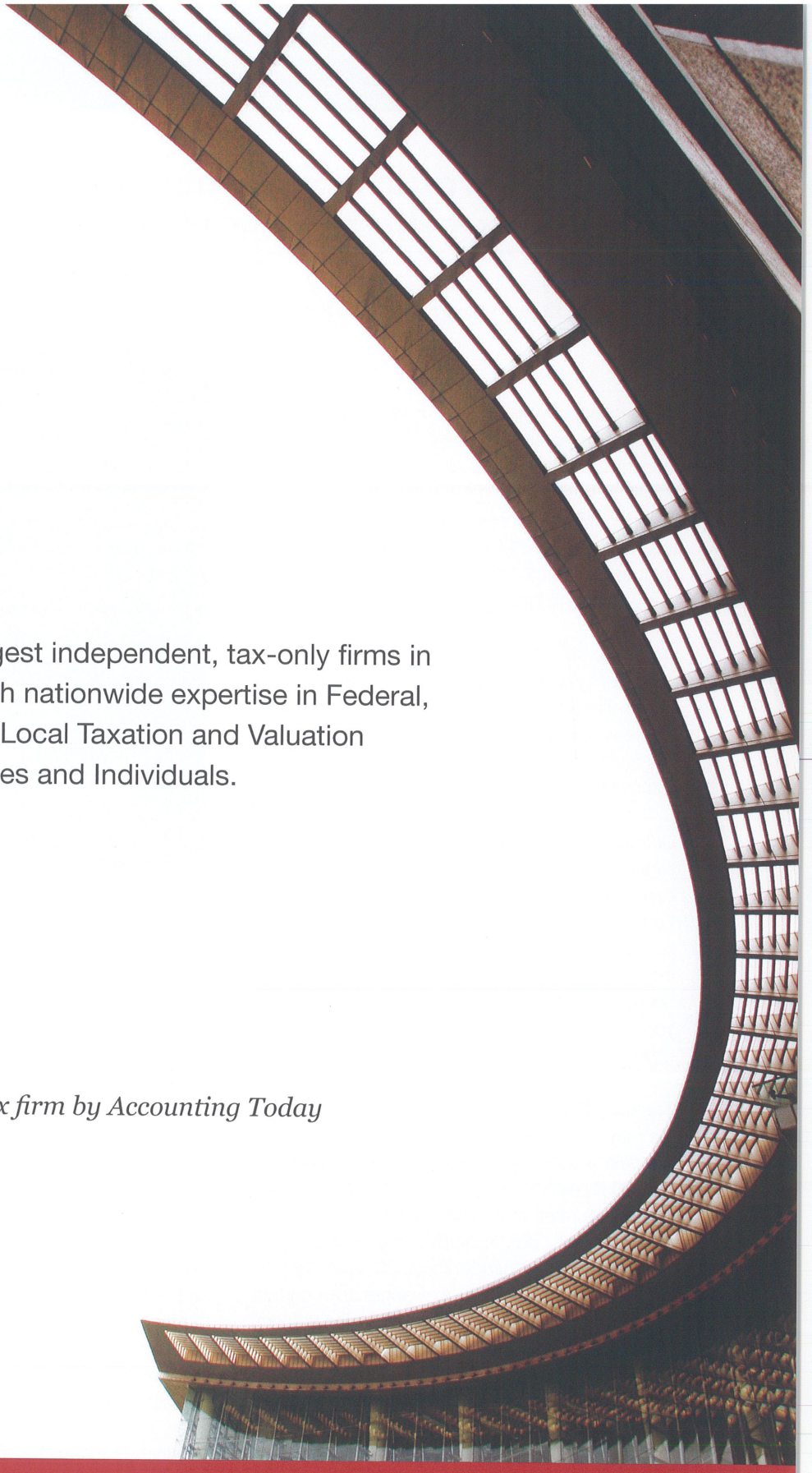

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"Would you rather pay 35% to the IRS or 10% to a charity?"

By Ernest J. Kim, Esq.

Recently, we have noticed that several of our clients are interested in retiring. They are interested in simplifying their lives and playing more golf, traveling, or spending more time with their grandchildren. Many of these clients have rental properties, businesses, and other investments that they want to sell, but they hesitate to sell because they worry about the taxes they would have to pay.

When you sell your business or property, you may have to pay a capital gains tax on profit that you realize from the sale. Two conditions must be met before you have to pay the capital gains tax. First, you must sell your investment or business. Second, you must receive a gain or profit.

Unfortunately, in the beginning of this year, the capital gains tax increased significantly. The top capital gains tax rate increased from 15% to 20%. Further, the government is adding a 3.8 medicare tax, and the top California state income tax increased from 9.3% to 12.3%. If you are a California resident and you are in the top tax bracket, then you would pay over 35% of any gain to the tax collector when you sell your business.

The profit that would be subject to the capital gains tax may be higher than you think because of how the gain is actually calculated. If you engaged in any 1031 exchanges or if you took depreciation deductions, then your capital gains tax liability may be significant. For example, one of my clients bought a rental property about 30 years ago for $200k. After several 1031 exchanges, their current building is worth $6 million, and since the property has been almost fully depreciated, the entire sales proceeds would be considered gain for tax purposes. At a 35% tax rate, these clients will owe over $2 million in capital gains taxes if they sell their building.

But there are a couple ways to avoid the capital gains tax. One technique is to set up a charitable trust that is exempt from capital gains tax. In general terms, the client would create the trust with an attorney and would transfer the appreciated asset into the trust. The client must transfer the asset before he enters into any contract to sell the asset. In order to receive the greatest tax benefit, the client should transfer highly appreciated assets or assets that have been heavily depreciated into the charitable trust.

Upon transferring the property into the trust, the client receives an income tax deduction which is equal to about 10% of the fair market value of the property. The regulations require that at least 10% of the property donated into the trust must ultimately be distributed to a charity, so that is the amount that the client can deduct from his taxes. The client can take the charitable income tax deduction in the tax year that the property was

donated to the charitable trust. This provides an immediate benefit to the client, and if the client can't take the full deduction in the year that the property was transferred into the trust, then the client can carry forward the deduction for up to 5 years.

After the asset is transferred into the trust, the trust sells the property. Because the charitable trust is exempt from capital gains taxes, when the trust sells the property, it does not owe any taxes to the IRS. Because there is no capital gains tax owed, the trust can receive the entire sales proceeds. The trust will reinvest the entire sales proceed into other investments and provide "annuity-like" payments to the client for his or her lifetime. If the client has an average life expectancy, the client can receive a significant amount of the income payments while they are alive, and will deplete most or all of the trust assets at the time of the client's death. At the client's death, whatever property is left-over in the trust would be paid to a charity that the client can choose. Because the annuity payments are calculated based upon the life expectancy of the client, if all expectations are met, then the client will receive 90% of the trust income and principal, and 10% will be distributed to the charity.

When the charitable trust makes annuity-like payments to the client, these payments are considered income to the client and are subject to income taxes. The payments made to the client are taxed under a 4 tier system. First, payments back to the client are considered ordinary income to the extent that ordinary income was generated from the charitable trust's investments for that year and ordinary income was undistributed from past years. Second, the distribution is treated as capital gains to the extent of the trust's capital gains for that year and undistributed capital gains from prior years. Third, the distribution is treated as other income, and finally, after all of the above is distributed, the distribution is considered return of corpus.

Some clients hesitate to make this type of a trust because they do not want any of their assets to go to a charity. However, even clients who don't have any charitable intent become excited about this technique once they realize that they will receive greater tax savings than any amount that is later given to a charity. Instead of paying a capital gains tax of 35%, the client can donate 10% to their favorite charity, receive annuity payments while they are alive, and in addition, they can claim an income tax deduction for donating 10% of the property value to the charity. Basically, instead of paying the IRS a high capital gains tax, you are donating a smaller amount to a charity.

There are other techniques that you can use to avoid the capital gains tax. Please considering consulting with our office for additional techniques to save on the capital gains tax.

Converting Savings to Retirement Income

By Jon Kim, LUTCF, FSS, CLTC, RICP / MassMutual Financial Group

During your working years, you've probably set aside funds in retirement accounts such as IRAs, 401(k)s, or other workplace savings plans, as well as in taxable accounts. Your challenge during retirement is to convert those savings into an ongoing income stream that will provide adequate income throughout your retirement years.

Setting a withdrawal rate

The retirement lifestyle you can afford will depend not only on your assets and investment choices, but also on how quickly you draw down your retirement portfolio. The annual percentage that you take out of your portfolio, whether from returns or both returns and principal, is known as your withdrawal rate.

Figuring out an appropriate initial withdrawal rate is a key issue in retirement planning and presents many challenges. Why? Take out too much too soon, and you might run out of money in your later years. Take out too little, and you might not enjoy your retirement years as much as you could. Your withdrawal rate is especially important in the early years of your retirement, as it will have a lasting impact on how long your savings last.

One widely used rule of thumb on withdrawal rates for tax-deferred retirement accounts states that withdrawing slightly more than 4% annually from a balanced portfolio of large-cap equities and bonds would provide inflation-adjusted income for at least 30years. However, some experts contend that a higher withdrawal rate (closer to 5%) may be possible in the early, active retirement years if later withdrawals grow more slowly than inflation. Others contend that portfolios can last longer by adding asset classes and freezing the withdrawal amount during years of poor performance. By doing so, they argue, "safe" initial withdrawal rates above 5% might be possible. (Sources: William P. Bengen, "Determining Withdrawal Rates Using Historical Data," *Journal of Financial Planning,* October 1994; Jonathan Guyton,"Decision Rules and Portfolio Management for Retirees: Is the 'Safe' Initial Withdrawal Rate Too Safe?," *Journal of Financial Planning,* October 2004.)

Don't forget that these hypotheses were based on historical data about various types of investments, and past results don't guarantee future performance.

There is no standard rule of thumb that works for everyone—your particular withdrawal rate needs to take into account many factors, including, but not limited to, your asset allocation and projected rate of return, annual income targets (accounting for inflation as desired), and investment horizon.

Which assets should you draw from first?

You may have assets in accounts that are taxable (e.g., CDs, mutual funds), tax deferred (e.g., traditional IRAs), and tax free (e.g., Roth IRAs). Given a choice, which type of account should you withdraw from first? The answer is—it depends.

For retirees who don't care about leaving an estate to beneficiaries, the answer is simple in theory: withdraw money from taxable accounts first, then tax-deferred accounts, and lastly, tax-free accounts. By using your tax favored accounts last, and avoiding taxes as long as possible, you'll keep more of your retirement dollars working for you.

For retirees who intend to leave assets to beneficiaries, the analysis is more complicated. You need to coordinate your retirement planning with your estate plan. For example, if you have appreciated or rapidly appreciating assets, it may be more advantageous for you to withdraw from tax deferred and tax-free accounts first. This is because these accounts will not receive a step-up in basis at your death, as many of your other assets will.

However, this may not always be the best strategy. For example, if you intend to leave your entire estate to your spouse, it may make sense to withdraw from taxable accounts first. This is because spouses are given preferential tax treatment with regard to retirement plans. A surviving spouse can roll over retirement plan funds to his or her own IRA or retirement plan, or, in some cases, may continue the deceased spouse's plan as his or her own. The funds in the plan continue to grow tax deferred, and distributions need not begin until the spouse's own required beginning date.

The bottom line is that this decision is also a complicated one. A financial professional can help you determine the best course based on your individual circumstances.

Certain distributions are required

In practice, your choice of which assets to draw first may, to some extent, be directed by tax rules. You can't keep your money in tax-deferred retirement accounts forever. The law requires you to start taking distributions—called "required minimum distributions" or RMDs—from traditional IRAs by April 1 of the year following the year you turn age 701/2, whether you need the money or not. For employer plans, RMDs must begin by April 1 of the year following the year you turn 701/2 or, if later, the year you retire. Roth IRAs aren't subject to the lifetime RMD rules.

If you have more than one IRA, a required distribution is calculated separately for each IRA. These amounts are then added together to determine your RMD for the year. You can withdraw your RMD from any one or more of your IRAs. (Your traditional IRA trustee or custodian must tell you how much you're required to take out each year, or offer to calculate it for you.) For employer retirement plans, your plan will calculate the RMD, and distribute it to you. (If you participate in more than one employer plan, your RMD will be determined separately for each plan.)

It's important to take RMDs into account when contemplating how you'll withdraw money from your savings. Why? If you withdraw less than your RMD, you will pay a penalty tax equal to 50% of the amount you failed to withdraw. The good news: you can always withdraw more than your RMD amount.

Annuity distributions

If you've used an annuity for part of your retirement savings, at some point you'll need to consider your options for converting the annuity into income. You can choose to simply withdraw earnings (or earnings and principal) from the annuity. There are several ways of doing this. You can withdraw all of the money in the annuity (both the principal and earnings) in one lump sum. You can also withdraw the money over a period of time through regular or irregular withdrawals. By choosing to make withdrawals from your annuity, you continue to have control over money you have invested in the annuity. However, if you systematically withdraw the principal and the earnings from the annuity, there is no guarantee that the funds in the annuity will last for your entire lifetime, unless you have separately purchased a rider that provides guaranteed minimum income payments for life (without annuitization).

In general, your withdrawals will be subject to income tax—on an "income-first" basis—to the extent your cash surrender value exceeds your

investment in the contract. The taxable portion of your withdrawal may also be subject to a 10% early distribution penalty if you haven't reached age 591/2, unless an exception applies.

A second distribution option is called the guaranteed* income (or annuitization) option. If you select this option, your annuity will be "annuitized," which means that the current value of your annuity is converted into a stream of payments. This allows you to receive a guaranteed* income stream from the annuity. The annuity issuer promises to pay you an amount of money on a periodic basis (e.g., monthly, yearly, etc).

If you elect to annuitize, the periodic payments you receive are called annuity payouts. You can elect to receive either a fixed amount for each payment period or a variable amount for each period. You can receive the income stream for your entire lifetime (no matter how long you live), or you can receive the income stream for a specific time period (ten years, for example). You can also elect to receive annuity payouts over your lifetime and the lifetime of another person (called a "joint and survivor annuity"). The amount you receive for each payment period will depend on the cash value of the annuity, how earnings are credited to your account (whether fixed or variable), and the age at which you begin receiving annuity payments. The length of the distribution period will also affect how much you receive. For example, if you are 65 years old and elect to receive annuity payments over your entire lifetime, the amount of each payment you'll receive will be less than if you had elected to receive annuity payouts over five years.

Each annuity payment is part nontaxable return of your investment in the contract and part payment of taxable accumulated earnings (until the investment in the contract is exhausted).

*Guarantees are subject to the claims-paying ability of the issuing insurance company.

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Minimizing Risk Exposures in Tax-Related Services

By Randy R. Werner, J.D., LL.M./Tax, CPA / CAMICO

When considering ways to minimize areas of risk in services provided to clients, keep in mind that CPAs are subject to a number of professional liability concepts that will impact the way CPAs and their services are perceived by clients and others. This is true no matter what services the CPA provides. Examples of those concepts include:

- CPAs are not judged by professional standards in the liability world. The way they are judged depends upon the perceptions of jurors—average, hard-working individuals who, for the most part, understand little if anything about what CPAs do in their profession. CPAs may also be judged by other professionals, such as judges or arbitrators, who are hampered by the same ignorance or lack of experience.
- The length of the CPA's relationship with the client, multiplied by the breadth of services, equals the amount of risk exposure to the CPA. This formula, also known as the "geometry of duty," means that the CPA at a certain point becomes viewed as a trusted financial advisor with fiduciary responsibilities to monitor the client's financial resources.
- Clients expect CPAs to advise them of opportunities and warn them of risks. If a claim involves any type of fraud, clients generally believe that the CPA should have known that it was occurring, and jurors generally believe that a CPA's job is to catch fraud, or at least to warn the client of the risks.

Jurors rarely care about CPA professional standards, rules or disclaimers. What they care about is CPAs "getting it right." When you are preparing tax returns, you are not required to verify certain types of information. But if something looks irregular, it may very well be irregular. Investigate the issue, document it, communicate it, and get it right.

Claims Involving Tax Credits

Professional liability claims involving unclaimed or improperly calculated business tax credits sometimes result from the client discovering the errors or omissions with the assistance of another CPA firm. The client may then initiate a claim against the CPA who prepared the original return, with damages depending on whether the refund statute of limitations for the tax year(s) involved is still open, or the credit had to be claimed in a specific year.

If the refund statute of limitations is open, the amount of damages may include the return preparation fee for the amended return. If the statute of

limitations is closed, the damages may include the amount of the unclaimed credits, which can be significant.

To prevent a client from targeting your firm with this type of claim, CAMICO recommends:

1) that your firm's members familiarize themselves with (a) the various federal and state credits available and (b) how to properly calculate each available credit;
2) that as part of its return preparation process, (using a tax return organizer or other written communications) your firm obtain client representations regarding the client's eligibility for the various available federal and state income tax credits and the client's desire to take advantage of specific credits; and
3) that your firm consider identifying and carefully reviewing prior returns that have a strong probability of containing unclaimed or improperly calculated credits, and inform the client of any such credits.

Documentation

Always document important information, events, advice, and your client's decisions. Documentation also serves as an effective reminder of why certain decisions were made. For instance, a client may have a good business reason for not taking certain tax credits, but as memories may begin to fade over a period of time, documentation will prevent the client from later asserting that the CPA was responsible for not taking certain credits on the client's tax return.

Another good use of documentation is to obtain written confirmation of the amounts used to calculate tax filing extension payments. Written confirmation gives the client an opportunity to review the information and to change any information that appears incorrect, or to provide any missing information or estimates, prior to the deadline. The confirmation also serves as a record of the client's representations so that the client cannot initiate an action against the CPA if the client incurs a penalty. Documentation is needed from the beginning to the end of the engagement. It begins with the engagement letter stating what the firm is going to do, what it's not going to do, the limitations of the engagement, and what the client's responsibilities are.

The engagement letter is an excellent way to manage client expectations for the engagement, including billing and payment terms, which should also be discussed with the client. A proven way to avoid fee collection problems is to always include a stop-work clause in the letter and *enforce the clause* to prevent unpaid fees from building up to the point where you believe you can no longer walk away from them.

When the unpaid fees become so large that the firm wants to sue for them, the client has little to lose by suing the CPA for malpractice, escalating the situation from a simple fee dispute to a lawsuit. The legal fees incurred as a result of the lawsuits, and the billable time lost by the firm, often exceed the amount of fees owed to the firm. It's also important to check with your professional liability carrier before taking any legal action, as your insurance policy might not cover a counter suit to your suit for fees.

Conflicts of Interest

Tax return preparation engagements are also prone to conflicts of interest when the CPA is representing a married couple that is getting a divorce, or representing business partners who are dissolving their business entity. The CPA will sometimes agree to represent both the husband and the wife in a divorce when they are still friendly and cooperative. Many times, though, the relationship in a divorce will deteriorate rapidly, and the CPA is then caught in the middle. The same is true for dissolutions or disputes among business partners. Disputes between partners or owners often result in the CPA's advice becoming perceived by one of them as favoring the other partner, resulting in a professional liability claim.

When in doubt about the best course of action, call your attorney or professional liability risk adviser for guidance.

Randy R. Werner is a loss prevention executive with CAMICO (www.camico.com). She responds to CAMICO loss prevention hotline inquiries and speaks to CPA groups on various topics.

Trends in Charitable Giving

Aleksander Dyo, Partner
Profectus Financial

Kelly Woo, Partner
Profectus Financial

Whether the economy is expanding or contracting, Americans tend to be consistent with charitable donations.

In 2011, as the U.S. economy continued to stabilize, Americans gave an estimated $298.42 billion to charity. That's almost $8 billion more than the previous year.[1]

American give to charity for two main reasons: To support a cause or organization they care about, or to leave legacy through their support.

When giving to charitable organization, some people elect to support through cash donations. Others, however, understand that supporting an organization may generate tax benefits. They may opt to follow techniques that can maximize both the gift and the potential tax benefits.

Here's a quick review of a few charitable choices.

Direct gifts are just that: contributions made directly to charitable organizations. Direct gifts may be deductible from income taxes depending on your individual situation.

Charitable gift annuities are not related to annuities offered by insurance companies. Under this arrangement, the donor gives money, securities, or real estate and in return, the charitable organization agrees to pay the donor a fixed income. Upon the death of the donor, the assets pass to the charitable organization. Charitable gift annuities enable donors to receive consistent income and potentially manage taxes.

Pooled-income funds pool contributions from various donors in a fund, which is invested by the charitable organization. Income from the fund is distributed to the donors according to their share of the fund. Pooled-income funds enable donors to receive income, potentially manage taxes, and make a future gift to charity.

Gifts in trust enable donors to contribute to a charity and leave assets to beneficiaries. Generally, these irrevocable trusts take one of two forms. With a charitable remainder trust, the donor can receive lifetime income from the assets in the trust, which then pass to the charity when the donor dies; in the case of a charitable lead trust, the charity receives the income from the assets in the trust, which then pass to the donor's beneficiaries when the donor dies.

Using a trust involves a complex set of tax rules and regulations. Before moving forward with a trust, consider working with a professional who is familiar with the rules and regulations.

Donor-advised funds are funds administered by charity to which a donor can make irrevocable contributions. This gift may have tax considerations, which is another benefit. The donor also can recommend that the fund make distributions to qualified charitable organizations.

Quick Fact: Contributions by individuals accounted for 73% of the $298.42 billion donated to charitable organizations in 2011. The next biggest group was foundations, which accounted for 14%.

Some people are comfortable with their current gifting strategies. Others, however, may want a more advanced strategy that can maximize both your gift and generate potential tax benefits. A financial professional can help you assess which approach may work best for you.

Where the Money Goes

The biggest percentage of charitable contributions – 32% - went to churches and religious organizations. A variety of different types of groups were on the receiving end of charitable gifts.

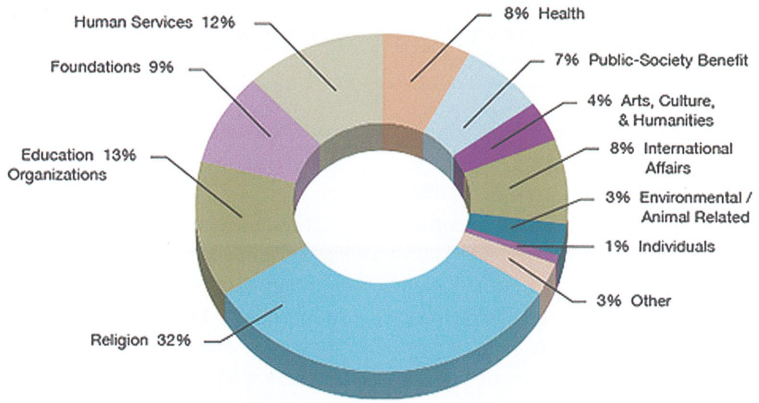

Chart Source: Giving USA Foundation, 2012

[1] *Giving USA Foundation, 2012*

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Social Security Column

Figuring out Retirement and Earnings Test

By Sae Ibarra
Social Security Operations Supervisor in the Wilshire Center Field Office

For almost every American worker, Social Security is "part of the plan" for a secure retirement. If you are among the roughly 95 percent of workers in the United States who are covered under Social Security, here's a primer on retirement coverage.

When you work and pay Social Security taxes, you earn "credits" toward Social Security benefits. If you were born in 1929, or later, you need 40 credits or 10 years of work to qualify for retirement benefits. No retirement benefits can be paid until you have the required number of credits. If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later, you can add more credits so that you qualify.

Your benefit amount is based on how much you earned during your working career. Higher lifetime earnings result in higher benefits. A worker with average earnings can expect a retirement benefit that replaces about 40 percent of his or her average lifetime earnings. Social Security was never intended to be your only source of income when you retire. You also will need other savings, investments, pensions, or retirement accounts to make sure you have enough money to live comfortably when you retire.

Your benefit payment also is affected by the age at which you decide to retire and begin receiving benefits. If you were born in 1942 or earlier, you already are eligible for your full Social Security benefit. If you were born from 1943 to 1960, the age at which full retirement benefits are payable increases gradually to age 67.

You can get Social Security retirement benefits as early as age 62, but if you retire before your full retirement age, your benefits will be reduced, based on your age. If you retire at age 62, your benefit would be about 25 percent lower than what it would be if you waited until you reach full retirement age. You may choose to keep working even beyond your full retirement age. If you do, you can increase your future Social Security benefits—up until age 70.

If you have reached your full retirement age (age 66 for anyone born between 1943 and 1954), the earnings test does not apply and you may earn as much money as you can without any effect on your benefits. However, if you are younger than full retirement age, collecting benefits and still working, we do offset some of your benefit amount after a certain earnings limit is met. For people under full retirement age in 2014, the annual exempt amount is $15,480, and if you do reach that limit, we withhold $1 for every $2 above that limit from your monthly benefit amount. For people who retired early, continue working and will obtain full retirement age in 2014, the annual exempt amount is $41,400 and we will withhold $1 for every $3 you earn over the limit from your monthly benefits.

Choosing when to retire is an important decision, but it's also a personal choice and one you should carefully consider. When's the best time? There is no one-size-fits-all answer. Social Security offers a list of factors to consider in the publication *When to Start Receiving* Retirement Benefits at www. social security. gov/pubs/10147.html. In addition, Social Security provides an online *Retirement Estimator* to get immediate and personalized retirement benefit estimates to help you plan for your retirement. The *Retirement Estimator* is a convenient and secure financial planning tool, allowing you to create "what if" scenarios. For instance, you can change your "stop work" dates or expected future earnings to create and compare different retirement options. If you have a few minutes, you have time to check it out at www.socialsecurity.gov/estimator.

When you're ready, you can apply online for retirement benefits at www.socialsecurity.gov or call our toll-free number, 1-800-772-1213 (TTY: 1-800-325-0778). Or, you can make an appointment to visit any Social Security office to apply in person.

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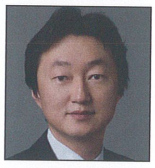

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2013 남가주한인공인회계사협회 사업 활동

1/17/13	**January Seminar,** SoHyang Banquet Room, 8:00am~1:00pm
2/11/13	**Tax Seminar for the Community with Korea Times: Los Angeles County,** 한국교육원, 6:30pm~8:30pm
2/13/13	**Tax Seminar for the Community with Korea Times: Orange County,** Wilshire State Bank, Cerritos Branch, 6:30pm~8:30pm
2/27/13	**Tax Radio Talk Program with Radio Seoul,** 12:00pm~3:00pm
3/20/13	**Tax Radio Talk Program with 우리방송 Radio K 1230,** 12:00pm~2:00pm
5/23/13	**교민대상 한국국세청 세무 설명회,** 한국교육원, 2:00pm~6:00pm
5/30/13	**May Seminar,** SoHyang Banquet Room, 8:00am~1:00pm
6/8/13	**Banker-CPA Golf Tournament,** Westridge Golf Club, 12:30pm
6/20/13	**Board of Directors Meeting,** SoHyang Banquet Room, 1:00pm~2:00pm
6/27/13	**2013~2014 Officers Installation Dinner,** Oxford Palace Hotel, 6:00pm~9:00pm
7/18/2013	**July Seminar,** SoHyang Banquet Hall, 8:00am~1:00pm
8/15/2013	**Board of Directors Meeting,** SoHyang Banquet Hall, 12:00pm~1:00pm
8/16/2013	**August Seminar, 1st Day,** SoHyang Banquet Hall, 8:00am~5:00pm
8/17/2013	**August Seminar, 2nd Day,** SoHyang Banquet Hall, 8:00am~12:00pm
8/17/2013	**Golf Outing,** Rio Hondo, 2:00pm~6:00pm
8/30/2013	**Young CPAs Mixer,** SoHyang Banquet Hall, 6:30pm~8:30pm
9/19/2013	**September Seminar,** SoHyang Banquet Hall, 12:00pm~1:30pm
9/29/13~10/2/13	**2013 KASCPA Convention,** Pacific Palms Resort
10/31/2013	**October Seminar,** SoHyang Banquet Hall, 8:00am~1:00pm
11/8/2013	**Professionals Mixer,** SoHyang Banquet Hall, 6:30pm~8:30pm
11/21/2013	**November Seminar,** SoHyang Banquet Hall, 8:00am~12:00pm
11/21/2013	**Board of Directors Meeting,** SoHyang Banquet Hall, 1:00pm~2:00pm
12/5/2013	**December Seminar,** SoHyang Banquet Hall, 12:00pm~1:30pm
12/12/2013	**2013 KACPA Christmas Party,** Oxford Palace Hotel, 6:00pm~10:00pm

2013년 KACPA 포토갤러리

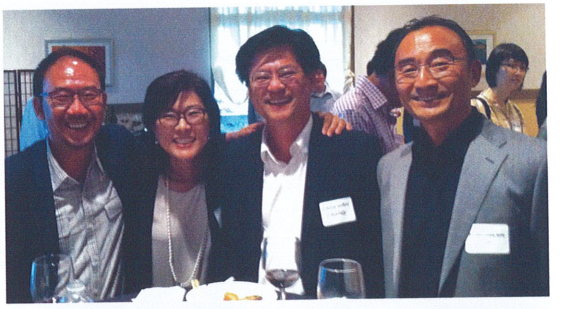
2013~2014 KACPA Officers Installation

제30대/제31대 회장 이취임식이 2013년 6월 27일, LA 옥스포드 팔레스 호텔에서 한인공인회계사들과 각계 인사 200여명이 참석한 가운데 열려 강영찬 (Steven Y. C. Kang) 신임회장이 취임했다. 강영찬 신임회장은"협회에 참여할 수 있는 CPA들의 연령, 전문성, 문화적 배경 등이 매우 다양해지고 있는 현재, 이민 1세대 회계사들과 다음 세대 회계사들의 교류 및 협회 공동 참여를 이끌 수 있는 사업을 구상하겠다."라는 신임회장단의 운영방향을 제시하여 참석자로부터 큰 호응을 얻었다.

2012 KACPA Christmas Party

2012년 12월 12일, LA 옥스포드 팔레스 호텔에서 송년의 밤 행사를 가졌다. 200여명의 회원 및 외부인사가 참석한 가운데 오랜만에 함께 모여 그동안의 서로의 노고를 치하하고 교제하는 유쾌한 시간이였다. 강남스타일 춤, 제기차기, 림보게임, 선물교환, 라인댄스, Kim Abe, CPA의 화려한 무대공연, 고기태 밴드의 흥겨운 무대가 이어졌다.

2013 KACPA Mixer



제31대 KACPA 회장 강영찬 CPA는 젊은 피 수혈을 통해 협회 활성화에 적극적으로 나서고 있는 가운데 주로 주류사회 펌에서 일하고 있는 1.5세 2세 CPA들을 타운으로 초대하는 Young CPAs Mixer(8/30/13)와 타운내 주요은행 관계자들과 회계사와 변호사, 은행원등 각 분야에서 두각을 나타내고 있는 차세대 한인경제인 100여명이 참석한 Professionals Mixer(11/8/13) 행사를 SoHyang Banquet Room에서 개최하였다.

2013 KACPA Member Seminar



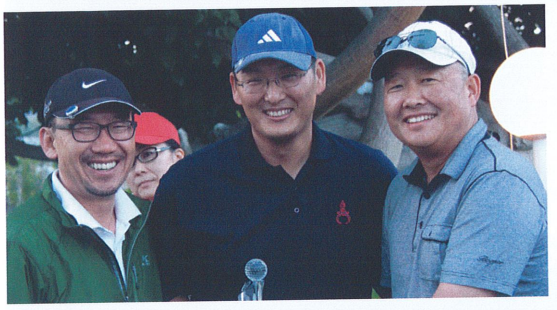

남가주한인공인회계사협회는 매년 연례/월례 세미나를 개최하고 있다. 협회원들에게 보다 심도 있고 알찬 내용의 세미나를 제공하기 위해 전문가를 초청하여 실력향상에 힘쓰며, 세미나에 참석한 협회원들은 CPE 크레딧도 받을 수 있다. 올해는 총 9회에 걸친 세미나 개최를 LA에 위치한 SoHyang Banquet Room에서 실시하였다. 세미나에 관련된 정보나 일정은 협회 웹사이트 www.kacpa.org를 통해 알 수 있다.

2013 미주한인공인회계사 총연합회 학술대회 참석 (Pacific Palms Resort, City of Industry / Sept. 29th~Oct. 2nd)

2013 KACPA 교민대상 세금보고 세미나 및 세무설명회


협회의 교민대상 세금보고 세미나가 LA에서 2월 11일 한국교육원에서, 오렌지카운티에서는 2월 13일 윌셔은행 세리토스 지점에서 열렸다. 많은 한인교민들이 참석한 무료 세미나에서는 개정세법 및 개인 소득세 보고요령, 증여세, 상속세 등 한인들이 궁금해 하는 내용들이 다뤄졌다. 또한 5월 23일, 올해로 3회째를 맞은 세무설명회는 한국국세청과 공동 주최했다.

2013 KACPA Banker-CPA Golf Tournament



2013 KACPA Banker-CPA Golf Tournament가 6월 8일 라하브라에 위치한 Westridge Golf Club에서 열렸다. 공인회계사, 은행, 변호사 등 남가주에서 활동하는 전문인들이 함께 모여서 서로 친목을 다진 골프대회에는 120여명이 참가해 성황을 누렸다.

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한인타운 발전과 함께 온 한인 1.5세로서 고객과 기업의 마음을 정확히 알고
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