

南加州台灣旅館業同業公會

旅館會刊

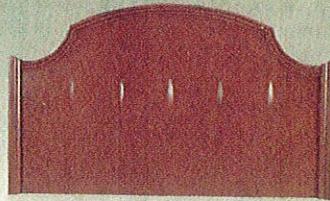
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ISSUE **123**

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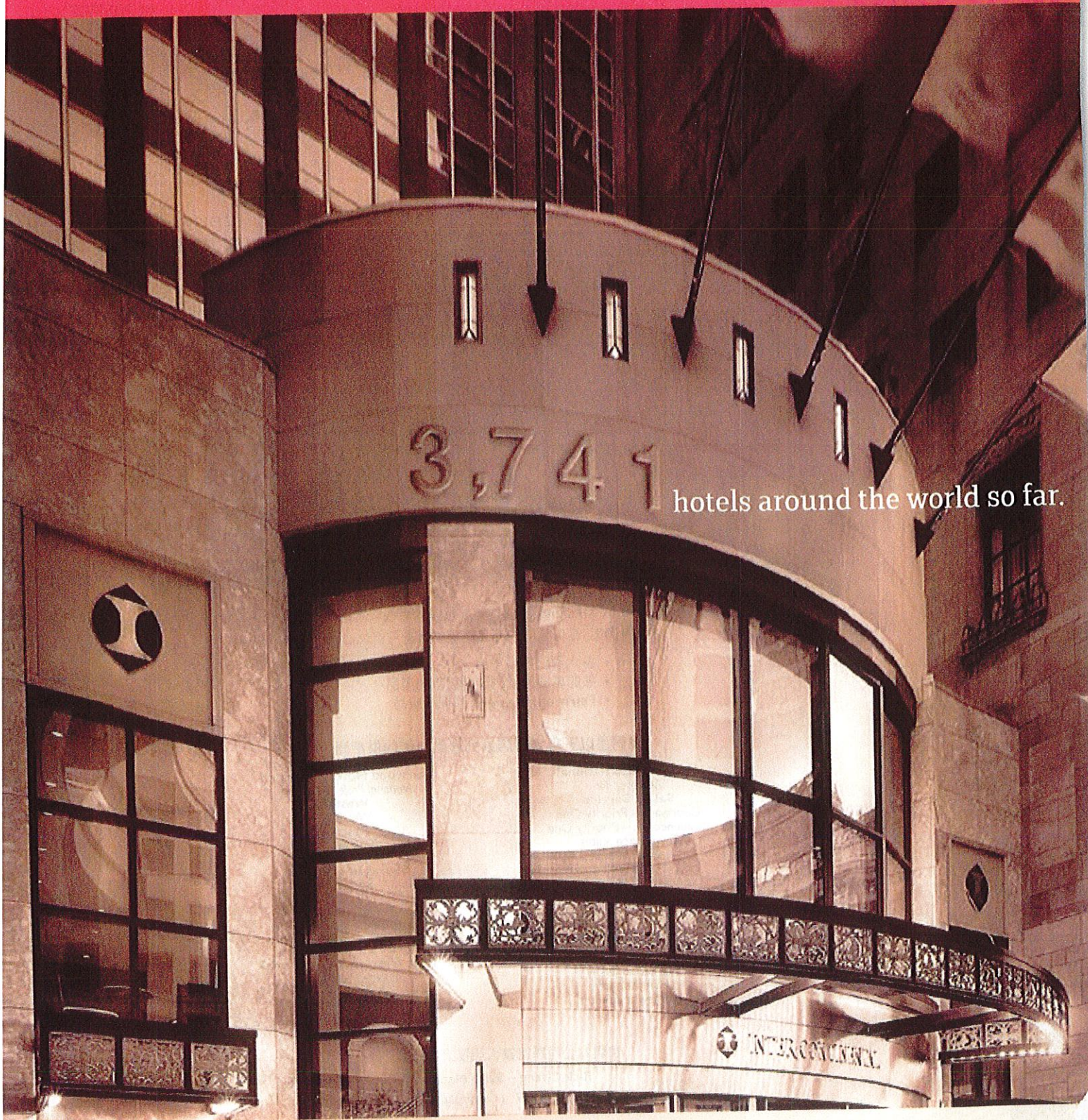
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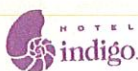
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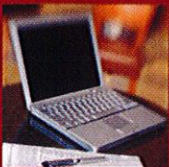
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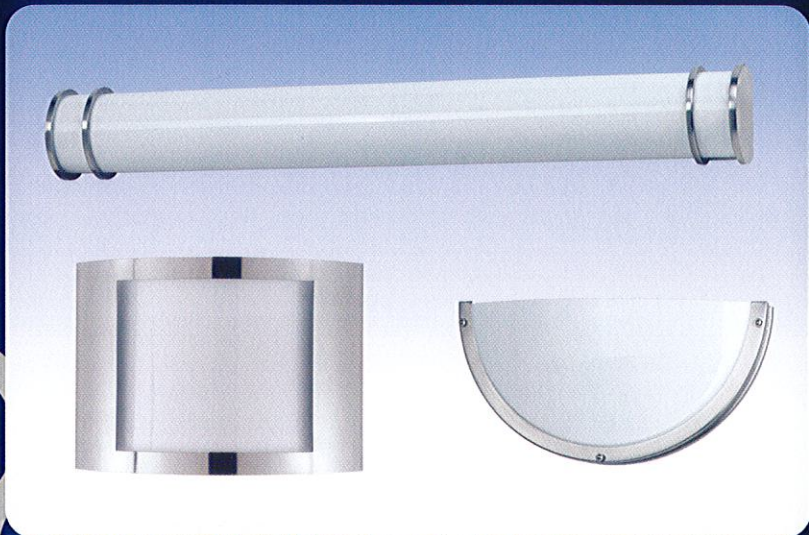


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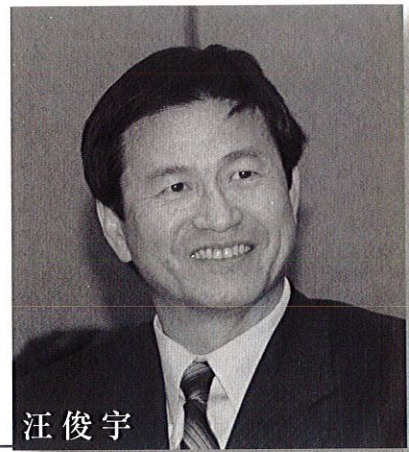
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	會 長	理事長	會務顧問
第一屆	蔡金裕 / King Chai		1974-1976
第二-五屆	王桂榮 / Ken John Wang		1976-1980
第六屆	陳哲夫 / Jeff Chen		1980-1981
第七屆	范宗陣 / John Fan		1981-1982
第八屆	丁昭昇 / Charles Ting		1982-1983
第九屆	劉丁榮 / Ting Liu		1983-1984
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第十二-十三屆	黃三榮 / San John Hung		1986-1988
第十四屆	李木通 / Tom Lee		1988-1989
第十五-十六屆	方俊雄 / Grover Fang		1989-1991
第十七-十八屆	顏樹洋 / Rosano Yan		1991-1993
第十九-二十屆	廖聰明 / Tom Liaw		1993-1995
第二十一屆	陳正吉 / Chen-Chi Chen		1995-1996
第二十二屆	陸和源 / George Lu		1996-1997
第二十三-二十四屆	盧景林 / Robert C. Lu		1997-1999
第二十五-二十六屆	邱垂煌 / Chris Chiu		1999-2001
第二十七-二十八屆	許清松 / Stephen Hsu	邱垂煌	2001-2003
第二十九-三十屆	林宣昭 / Herman Lin	邱垂煌 許清松	2003-2005
第三十一-三十二屆	范約瑟 / Joseph Fan	林宣昭 邱垂煌、許清松	31th-2005
		許清松 林宣昭、盧景林	32th-2006
第三十三屆	汪俊宇 / Jerry Wang	范約瑟 盧景林、邱垂煌	2007-2008
		許清松、林宣昭	



汪俊宇

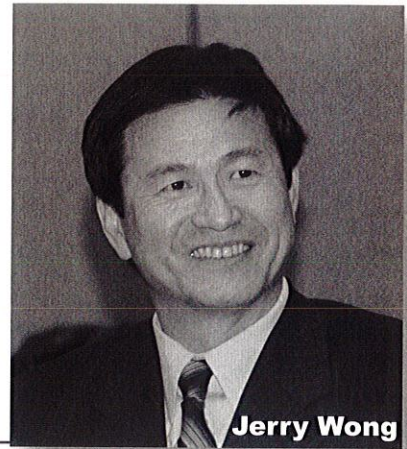
—— 會 長 的 話 ——

本公會在歷屆會長、副會長、理事、廠商、會員等全力支持及共同努力下，公會事實上已非常上軌道了，上一任會長**Joseph** 范屬於青壯的一代更是注入更多的新思維，新構想使本公會更有活力，而在**Chris** 邱前會長及**Herman** 林前會長之邀請下，尤其是**Herman** 前會長，運用其影響力得以邀請**IHG** 在財力上提供公會雄厚之支援，亦讓本會無後顧之憂。

在本屆的運作上，我希望能以下的兩方面能有進展：

1. 加強與新一代，或青壯代之間的溝通及激勵他們的參與，事實上在**Joseph** 做會長時已在此方正下功夫了，他將年青的一代用一些有趣的方式，鼓勵他們參加各種活動，目前我們正計劃在明年籌備一個青年培訓團，由台灣僑委會安排行程，訓練及交流，歡迎未滿**45**歲之社會及在學青年之參加，此行程中將包括部份參觀的活動，原則上以一星期為目標，其中二天的參觀、交流、訓練等的吃住為免費，機票自理，歡迎合條件者踴躍參加，當然亦可能我們會另加上一些其他的活動，以便於年齡層不在此規定中而有意願參加的計劃及活動。

2. 與主流同學之交流及溝通，我想此需在公會刊物、網站上以中英對照，提供溝通管道，並舉辦活動邀請他們之參與各項會務的發展，需要大家之大力支持，請隨時給各種建議，請E-mail給我 at gwang@vicinn7.com 或打電話給 **Shirley 626-280-2207**，謝謝各位。



President Letter to the Members

Under the leadership of the previous President, Vice President and Directors, our association has been running very smoothly. Joseph bring in a lot of new idea. Herman and Chris intelligently brought the IHG to be our major sponsor. And all the previous President, Vice President, Directors, members and all of our sponsors, etc. joint effort make our association well organized and functioned right now. It's really put me in a position that what else can I do to serve this association.

During my term, I would like to the narrowing two gaps.

The first one is narrowing the gap between our generation with our youth group and young adult consists of some of our directors created by Joseph. It seems to be our business is not always attract the new generation due to the background of their education, interest, etc. We have to create an environment to attract them and have the way to do that is to give them an interesting training camp program with a lot of new idea that will attract them. We also have to training them how to organize themselves. It is not an easy task but we have to do something. Our program is open for everyone that is interest at it. Any person either a member, non-member or just interest at this kind of program is more than happy to be invited and participate it. We need your involvement and encourage of your participation.

The second area that we need to narrowing the gap is between our association and the mainstream that in the lodging industry. The area that might attract them and get their attention is in our newsletter, website and the way we organize our annual conference. We need to have our media group to contact with the mainstream to let them know of our existence.

I can have all the idea but without your participation, input, idea, effort it will never happen. I need everyone's support. You can e-mail to me at gwang@vicinn7.com call my cell at 626-826-7083. I wish during my term we can share some new idea together and make something good for our member. Thank you for your support. After all it is our association.

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第123期 2007年 9月出刊

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Our Team

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Special Olympics

*Southern California
Ventura County*

August 6, 2007

Taiwan Hotel-Motel Association
Of Southern California
1045 East Valley Blvd. #A212
San Gabriel, CA 91776

Dear friends,

Thank you for your generous donation of \$2,500.00 to Ventura County Special Olympics. Our athletes and their parents, and I had a great time at the banquet at the Bonaventure. We were all amazed at all the activity and all of the food.

And what a wonderful tribute to Joseph Fan as he concluded his term as President of your association. We are fortunate to have developed a partnership with Mr. Fan and Brighton Management.

Special Olympics receives no federal funding. It is a grassroots organization whose funding comes from and remains in your communities. For most Special, participating in Special Olympics is the only opportunity for them to meet and make friends.

Once again, on behalf of all of our athletes, their parents, and the hundreds of volunteers who assist us, thank you for your support!

Sincerely,

Peggi Preston
Regional Director

Cc: Joseph Fan

No goods or services were received for this donation.



Area Director, Peggi Preston Sports Manager, Dustin Cleaver
Ventura County Special Olympics, 1559 Splnaker Dr., Suite 206, Ventura, CA 93001
Phone (805) 650-7717 Fax (805) 650-7705 Email: PPreston@sosc.org

Created by the Joseph P. Kennedy, Jr. Foundation
Authorized and Accredited by Special Olympics Inc. for the Benefit of Persons with Intellectual Disabilities

座談會通知

本會於二〇〇七年十一月十四日假Ramada Plaza Hotel舉辦座談會就Worker's Com. 及相關法律問題，邀請到專家為您詳細解說。歡迎蒞臨參與並備晚餐。

由加聯保險總裁吳霖親自解說。

報名電話 626-280-2207

座位有限請速報名。

時間：二〇〇七年十一月十四日(星期三)

下午3:00pm-8:00pm

地點：Ramada Plaza Hotel

515 W. Katella Ave.

Anaheim, CA 92802



We Welcome

You to Join the Young Adults Group



本會青年部(Young Adults Group)招收會員，歡迎年紀四十五歲以下認同中華民國政府及以造福會員為宗旨，本會為吸引更多旅館業屆第二代及相關行業年輕業者加入旅館公會青年部，也希望借由各位前輩的扶持，在業界中成長茁壯。青年部將於二〇〇八年四月由僑務委員會贊助回台講習，名額有限，相關訊息將另行通知，有關加入會員請洽


Welcome all of you to join the young adults group. Getting together sharing knowledge & experience. Any questions about the membership call to:

Amy Wu	323-887-9235
Andy Hsu	805-807-1998
James Wang	626-826-7079
Kevin Chen	714-778-0350



每年有三次會議，時間及地點即時通知各位，歡迎加入。





北美洲台灣旅館公會聯合總會，謹訂於二00七年十月八日至十月十一日，由第三屆總會長許清松率領全體理事前往紐澤西召開第三屆第二次理事會，希望借由開會跟美東旅館地區會員多方的交流。

其行程如下：

北美洲台灣旅館公會聯合總會
第三屆第二次理事會議

時間：二00七年十月九日

地點：美東旅館公會

Madison Suites Hotel
11 Cedar Grove Lane
Somerset, NJ 08873

聯絡人：吳定達會長

電話：973-402-6788/973-641-6097

傳真：973-402-8918


行程表

Mon 10/8: Madison Suites Hotel(28 mile from EWR)
11 Cedar Grove Lane, Somerset, NJ 08873

Tues 10/9: AM-Board Meeting
PM-Tour of a member's hotel and NYC

Wed 10/10: Foliage Tour (75 minutes north of hotel)
Late afternoon/evening-Time Square tour.

Thur 10/11: Departing

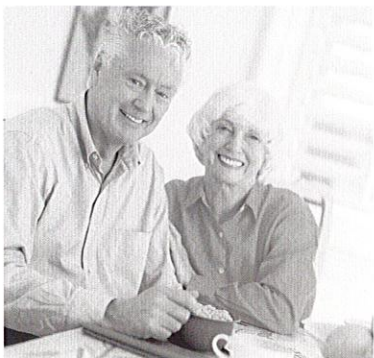


會員福利



人在身體健康的時候，總覺得買健康保險，是一項額外的開支，但是沒有保險一旦生病，在美國的醫療費用，更非一般人能負擔得起，有人花盡一生的積蓄甚至於負債累累。作為一個旅館僱主，如果員工生病而沒有健康保險，造成員工本人財務上發生問題，總會帶給僱主不必要的煩惱。如果是旅館重要的員工，甚至會影響生意。經常聽到員工要求僱主提供健康保險福利，到底是買與不買？那些員工買？用那一種保險？最後再考慮到旅館要負擔多少開支？如果你仔細閱讀本文，或許會為你提供一些答案。旅館公會是南加州所有公會當中少數能提供健康保險福利給會員的公會。

旅館公會特別為每一位會員及其旅館提供健康保險福利，只要你是公會會員，即可享有參加的權利。保險公司是由加州最大HMO公司之一的HealthNet所承保。醫生大多數屬於HealthNet的合約醫生，醫療網亦很多，至目前而為，尚沒有會員有不



好的反應，反而得到醫療照顧的會員，人人的推崇這項福利，認為應該更多的人參加，希望公會多加宣傳。

一、旅館公會所提供的健康保險福利

如下：(因為文章有限，只列部份福利，歡迎索取詳細的英文福利說明)

1. 沒有Deductible。
2. 沒有最高上限Lifetime Maxums。
3. 每年會員最高自付額為\$3,000。
4. 新生嬰兒前30天醫生門診免費，出生後31天以上為\$40。
5. 醫生門診費\$40。
6. 專科醫生門診費\$40。
7. 過敏查測\$40，過敏打針\$40，其他的打針免費。
8. 開刀、麻醉、X光及驗血沒有費用
9. 產前檢查門診\$40。
10. 正常生產，難產費用免。
11. 醫院房間費用每次入院\$1,500。
12. 專業護士費用自付額20%。
13. 醫院生產費用每次入院\$1,500。
14. 醫院非住院服務自付額20%。
15. 醫院非住院開刀\$1,500。
16. 急診室\$100。
17. 救護車自付額20%。
18. 家庭看護，每年有100天 (Partiase或隔天) 免費。
19. 化療、器官移植免費。
20. 買藥\$15/\$30/\$50。(普通藥/有牌子藥/非一般建議使用藥)。有牌子藥年自付額\$150。

(以上所述福利，僅大略性，詳細承保內容，必須直接向HealthNet查閱，本文不作任何承諾與保證)

二、保險費用 (每年九月一日調整一次)

個人	\$403.65
個人+孩子	\$767.01
個人+配偶	\$880.05
全家	\$1251.44

另加\$10手續費每個月。



三、申請方法

1. 必須是旅館公會會員。
2. 個人填寫申請表。
3. 郵寄或傳真申請表。
4. 繳頭一個月保費。
5. 生效日期，可指定當月或下一個月1號。

四、付保險費方式

1. 每個月帳單寄到旅館。
2. 旅館開出支票。
3. 每個月20號必須收到支票，否則保險會被取消，一年內不得再保。
4. 退保必須書面通知，不付保費者，不會自動退保，公會會追繳所欠保費。



五、常問問題

1. 過去有病歷，已經懷孕，年齡超過65歲時，是否可投保？

馬上加入旅館公會成會員，每年按時繳會費便可申請。

2. 可否只替經理、會計等主要員工申請？

只要你是旅館公會會員，投保人只要個別填寫申請表來申請。

3. 65歲以上是否要退保？

建議最好去申請Medicare，再加上所提供的Senior Plan，就更加完整了。

4. 替員工買保險，對僱主有什麼好處？

可以留住好的員工，增加工作效率，使旅館生意更穩定。可以只替員工付50%，另50%由員工自行負擔，千萬別給員工錢去自己買保險，否則便失去意義。

最後總結，希望大家身體健康，人人都有健康保險。加入旅館公會，支持您的公會。在今天競爭的社會中，為你的員工及自己提供一點點的福利，讓您的旅館生意更興隆，賺大錢。

如果有任何保險的問題
請電：626-215-4584 馮先生。

2007年8月23日
拜會駐洛杉磯台北經濟文化辦事處



贊助廠商
FAIRMOND DESIGN





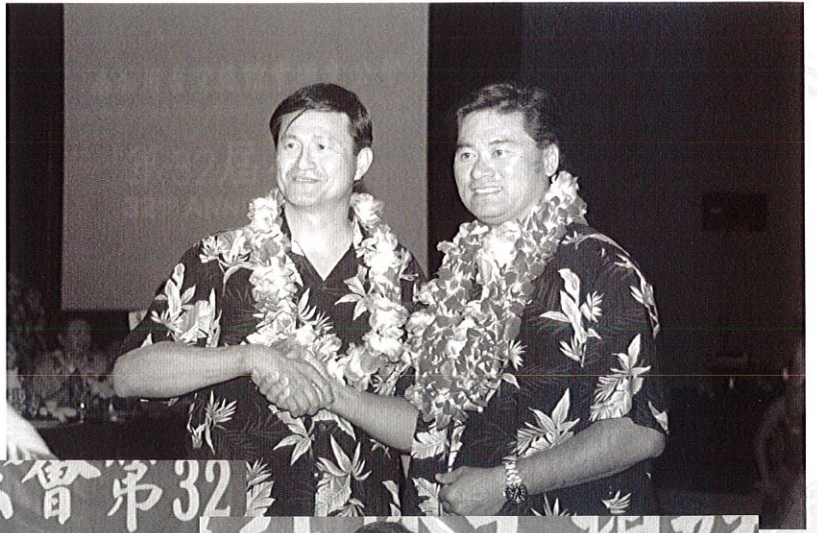
休士頓美南旅館公會第16屆年會

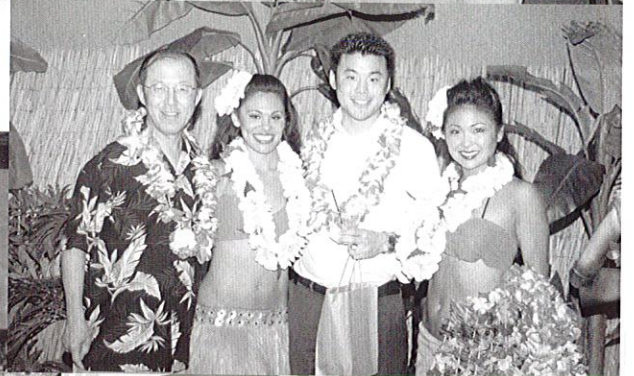
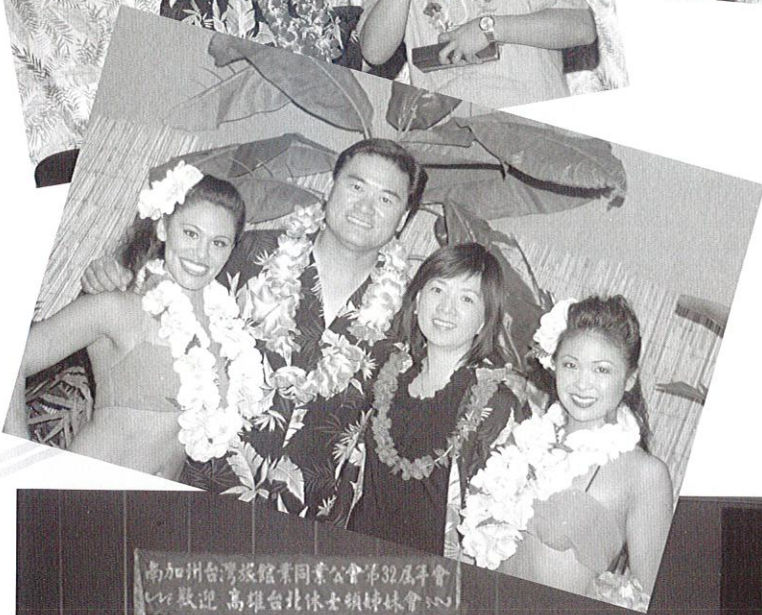
暨北美洲台灣旅館公會聯合總會第2屆年會
並舉辦會長交接由許清松接任第3屆總會長



第32屆夏威夷風采年會

歡迎貴賓蒞臨





北美洲台灣旅館公會聯合總會

第二屆第二次理事會在休士頓召開並甄選第三屆總會長

由南加州台灣旅館公會許清松榮任第三屆總會長



愛的表現

完善的遺產規劃

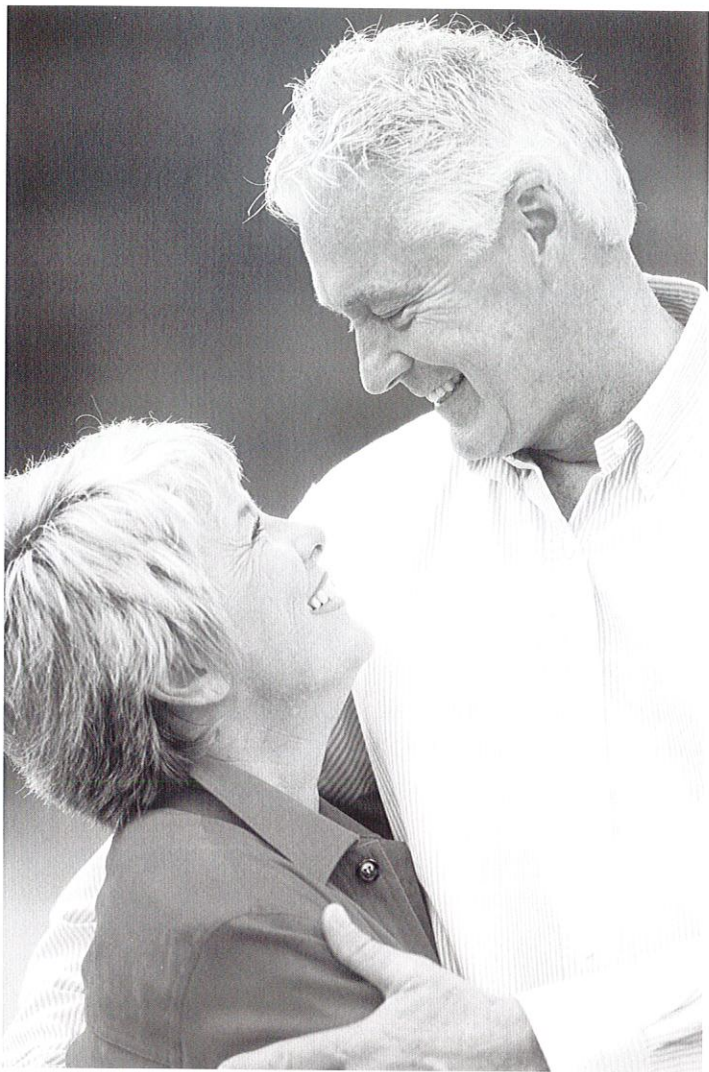
遺產有多少？

遺產規劃不單單是遺產的分配，不單單是為了避免糾紛，更是愛的延伸，「遺願」的實現。

那麼，遺產是指什麼呢？一個人的遺產是指他名下擁有的一切財產，包括與別人一起擁有的自己的部分，人活的時候叫財產，過世了就叫遺產。有人以為財產或遺產光指銀行中有多少存款，籬笆或圍牆圍起來的有多少昂貴財產，其實還不止這些，遺產包括不動產，如房子、土地等，包括個人財產，如首飾、收藏品、家俱，還有存款、股票、共同基金、債券等等，還包括無形資產，個人擁有的版權、有價值的專利等等，這些都是近在眼前的，但還有一些資產常常會被忽視，如自己擁有的人壽保險，公司的401K或430B計劃，年金合同，IRA帳戶，自己擁有或與其他人共同擁有的公司股份，為小孩子開設的監管帳戶，如GMA或UTMA帳戶。這些金融產品或帳戶本來是為了省稅或轉移一部分資產給孩子，可如果處理不當，最後會被算入自己的遺產，另外。如果有人好心，因為你過世而放棄對你債務的追討，這部分「被原諒的債務」也要算作遺產，當然還有其他的資產會納入你的遺產，如應付但沒有到手的利息紅利，應退而沒有退的收入稅等等。

遺產的真正價值是在一個人過世後，把他所擁有的一切，減去他欠的債務，算出一個價值。估算是用「公平市場價格」(Fair Market Value)，也就是這種價格，市場上買主願意支付，賣主願意接受，雙方沒有非要買賣的壓力，也沒有欺詐作假，估算遺產有兩個時間可選擇，一個時間是一個人過世當天的「公平市場價格」，另一個是過世6個月時的價格，如果那時的估算能降低遺產稅。通常，在估算時把一個人所有遺產加起來，減去債務，收入稅，喪葬費，和請律師或遺囑執行人執行遺囑的費用，再減去逝者指定捐給慈善機構的數額，減去留給配偶的資產，餘下部分是用來計算遺產稅的遺產。

許多人一直認為，遺產規劃是有錢人的事。其實，中產階級就有遺產規劃的需要。各位讀者可以算算自己真正財產。一對年收入20萬的中年夫妻，因為房產年年增值，自住的房產淨值通常超過



50-60萬，這是一個大頭；人壽保險，包括個人的團體的，兩者相加，夫妻各有面值100萬，這是更大的資產；各類退休帳戶，包括401K，IRA等，50萬是一個中間數字；還有投資帳戶，儲蓄帳戶，私人擁有公司的股份，年金中的餘額，擁有的公司股票期權價值，還有出租的房產，小孩UGMA帳戶和教育基金帳戶，監護人的帳戶餘額，無形資產，如版權或專利等，再有車子、家俱、首飾珠寶，等等。這些一筆筆加起來，一定是一大筆財產。而且，不少人還是在40、50歲階段，還在不斷累積財富中。不說中年早逝，如果到70、80歲，這些人的財富應有一個非常可觀的數字。許多人對遺產規劃的思考太狹窄，以為幾千萬、幾億身家的人才可以談遺產規劃。

遺產規劃的目的，是儘可能估算出自己的遺產總值，瞭解將有多少遺產稅要付，有多少財產留給繼承人，做好各種規劃安排，既減少或避免高比例的遺產稅，又把自己的財產轉移給自己想給的人。中產階級應該從現在開始，重視對遺產的規劃。

遺產在誰的名下？

我們知道了什麼是遺產，它包括屬於某個人的所有東西。但是儘管資產屬於某個人，但因擁有程度的不同，擁有權就有所不同，有的是獨立擁有，有的是與他人共同擁有。遺產規劃的重要一步，是分清你對資產有什麼擁有權，有多少擁有權，這直接關係到以後的財產和遺產如何分配處理。

在美國，對財產的擁有方法生效要有四種。

第一種：是「單獨擁有」(SOLE OWNERSHIP)，也就是一個人全部擁有某財產。如果一個人全部擁有某財產，他可以「為所欲為」地處理這件財產包括出售、贈予、放入信託基金或遺囑等，給願意給的任何人。

第二種：叫「帶有未亡人權利的共同擁有」(JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP)，這種財產的擁有方法通常有兩個以上的擁有者，大多數是夫婦但又不一定。擁有者都得到相應分額的財產利益，並且同意其中一個擁有者可以要求出售或處理這個財產。如果財產擁有者之一過世，財產直接和自動地歸入活著的擁有者名下，而不必通過遺囑，信託基金的指定，或法院聽證，許多家庭擁有的房子、銀行帳戶就是這一類共可擁有的財產。



第三種：財產擁有方法是「整體共同擁有」(TENANTS BY THE ENTIRETY)，這通常是一對夫婦，一方不經另一方同意不能處理此財產。如果一方過世，另一方即成單獨擁有者；如離婚，雙方各擁有一半財產。這種擁有法強調的是財產整體：在正常情況，財產不能分割處理。

第四種：卻可以把財產分割處理。儘管仍然是共同擁有，但擁有者對自己份額部分有權自行處理，不必徵得其他擁有者的同意，每個擁有者份額加起來等於這個財產整體。每個擁有者可以把自己份額放入遺產、信託，其他擁有者無權繼承。這種方式叫「普通的共同擁有」(TENANTS IN COMMON)。

美國有九個州，亞利桑那州、加州、愛達荷、路易士安娜、內華達、新墨西哥、德州、華盛頓州和威斯康辛州，使用「共同財產法」(COMMUNITY PROPERTY LAW)。在這種財產法下，夫婦在結婚期間買的、掙的財產，不管實際上屬於誰，法律上歸兩人共同擁有，即便一個人把房子註冊在自己名字下，祇要是在結婚期間購買，就屬於兩個人。當然，婚前財產和受贈受繼承的財產除外。

如何擁有財產，擁有多少財產，直接關係到人過世後的遺產如何分配，要不要和交多少遺產稅，舉個簡單例子，如果A先生先於他妻子過世，他和妻子共同擁有的一幢100萬房子，祇有一半50萬計入A先生的遺產，而整幢房子從此歸他妻子所有。這是「帶有未亡人權利的共同擁有」(JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP)形式，如果A先生

於他妻子過世，他和妻子共同擁有的一幢100萬房子，祇有一半50萬計入A先生的遺產，而整幢房子從此歸他妻子所有。這是「帶有未亡人權利的共同擁有」(JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP)形式，如果A先生不是與妻子，而是與他女兒共同擁有這房子，同樣是JTWRS的形式，遺產規定整個財產將計入先過世人的遺產中，在A先生這個例子中，A先生完全有可能先過世，100萬的房子將全數計入他的遺產，儘管他女兒仍會成為單獨擁有者。100萬房子全數計入A先生遺產的結果是，這會增加他的遺產規模，從而增加他遺產稅的可能。唯一解決辦法是，他女兒能證明她也曾投入資金購買這房子，她的資金部份可以降低A先生的遺產，這祇是一個簡單例子，說明擁有遺產的方式在遺產規劃中的重要作用。

一個人或一個家庭如果有一大筆財產，好處不言而喻，活著的時候，過著舒適安逸的生活；過世後，給後代或愛的人豐厚的贈予和遺產，讓自己的愛得以延續下去，但問題是如果不穩妥規劃，如筆遺產會被遺產稅割去很大一塊。現在的聯邦遺產稅率是從37%到48%，加上有些州另附的遺產稅，可以想像有一半以上的應付稅遺產，可能作為稅收交給了聯邦和地方政府。

有人以為眼睛一閉，萬事皆空，並非如此瀟灑，一個人過世，如果他以為一了百了，活著的時候不去準備承擔這個責任，過世後他的遺產繼承人就要負起這個責任，這意味著，繼承人可能不得不冒虧損去賣掉財產，或者用他們自己的資金去付稅，這些恐怕都不是遺產贈予人原本願意看到的。所以，有遺產稅問題的人，在活著的時候，要準備好足夠的資金去支付遺產稅。這可以通過設立「保險信託基金」(Insurance Trust)，或者在自己遺囑中指明處理某一部分財產去支付遺產稅。另外，以前的稅法把遺產和贈予放在一起，使用同一個「綜合抵稅額」，2001年稅法，把贈予稅另立出來，給每個人一生100萬的免稅額，這也需要做好規劃。

怎麼去計算遺產稅呢？

簡單來說，如果遺產總值低於綜合抵稅額(Unified Tax Credit)，不用付遺產稅；如果遺產總值大於綜合抵稅額，超出部分要付遺產稅；如果把遺產統統留給配偶，再大的遺產也不用付遺產稅。在計算上，首先計算出遺產總價，然後減去稅法允許的開銷和減免，如遺產包括了房子，那麼房子未付完的貸款要減去。還有喪葬費用、遺產執行人的開銷也要減去，等等。這樣去算出應付稅的遺產值。第三步，是計算出遺產稅有多少，最後減去剛剛說到

的綜合抵稅額，得到淨遺產稅。這些步驟，看似簡單，其實有大量工作要做，關於遺產稅率，今後幾年有如個很大變化。2001年稅法設定了2002年後十年的免稅額，下面附表列出了詳細內容。這些主要變化，從2002年起逐漸增加免稅額，同時減低稅率，一直到2010年這年，全面免除所有遺產稅，而這塊「天上掉下來的餡餅」只維持短短的一年，如果到那時國會仍無新法，2011年的遺產稅回到2002年的水平：免稅額100萬，稅率更增加到最高的55%。

就像坐飛霄雲車，一步一步增加付稅人的利多到最高點，然後突然從天上摔下來，去面對最高的稅率，最低的免稅額。

附表：十年遺產稅稅率

年份	免稅額	最高稅率
2002	100萬	50%
2003	100萬	49%
2004	150萬	48%
2005	150萬	47%
2006	200萬	46%
2007	200萬	45%
2008	200萬	45%
2009	350萬	45%
2010	無限制	0%
2011	100萬	55%

我們應該利用今後幾年有利的遺產稅法，利用這個窗口，好好做一做遺產規劃，這也就是遺產規劃在這些年的緊迫性。許多腰纏萬貫的有錢人已經在計劃如何規避所有的遺產稅，甚至不排除使用維生系統，把可能在2009年咽氣而有大量遺產的老人，拖到2010年的可能，這實在是關係到一大筆稅賦。有人認為，遺產免稅額在逐年增加，遺產規劃不需要了，這當中大有誤解，免稅遺產的確從現在的200萬逐年上昇，但我們擁有的資產總值也在逐年攀昇，因為人們在不斷增添財富，而財產本身也在每年增值，所以，你不僅需要常常瞭解自己或家庭的遺產總值，而且需要有遺產規劃準備著，避免或至少降低「死亡稅」。

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早作遺產規劃避免遺產認證

很多人以為遺產規劃僅僅是立遺囑，或者生前信託。當然，遺產規劃涉及到遺囑和信託，但是還有很多遺囑和信託以外的方法，可以把財產直接傳給受益人，而不需要通過法庭遺產認證，從而避免由遺產認證產生的昂貴費用和時間的拖延。

1. 生前贈與

避開遺產認證的最簡單易懂的方法就是生前贈與。活著時給了人的東西當然不會計在遺產之內。不過，一樣東西是不是真的活著時已贈與了他人，要看贈與者在贈與時的意圖。這意圖必須是現時的而不是將來的，必須是無條件的，不可改變的。還要看東西是不是從贈與者的手中到接受人的手中，接受者是否收下了。

生前贈與有很多好處，接受者馬上可以享受，贈與者如釋重負，遺囑和信託都不必考慮了，並且，除非被證實為虛假贈與，債主無法碰到。另外，對財產很多的人來說，計劃好使用每年至11,000免稅贈與能有效地將遺產控制到遺產稅減免範圍之內。當然，生前贈與猶如覆水難收，贈與者失去控制權，常常聽到這樣的故事，年邁的父母過早將財產全部給了兒女，兒女卻不孝將父母趕出門，住到養老院去，雖然我們覺得瞭解自己的兒女，可是這樣的事情也不能不防，生前贈與有時候會引起分配不均而產生的家庭成員不和，或者年幼兒女對財產的不妥當處置和浪費。

2. 共擁財產

共擁財產有三類：Tenancy in Common, Joint Tenancy, Community Property。

Tenancy in Common是沒有倖存者的自動繼承權的。比如說房契上如果註明父母擁有75%，兒子佔25%，父母兒子為Tenancy in Common。父母去後，父母的75%不會自動由兒子繼承，如果父母沒有通過生前信託處理75%，合格的受益人(包括兒子)，要通過法庭認證完畢之後才能繼承。

Joint Tenancy常常被視為有倖存者自動繼承(Rights of Survivorship)的功用，其實不然。美國很多州的法律規定，除非檔中明確標明，僅僅是Joint Tenancy並不給予共有者自動繼承權。所以，為了避免遺產爭端，如果共擁者希望不管誰先去世，倖存者自動繼承逝者那一份，一定要把Rights of Survivorship的字樣加到檔中。另一方面，如果共擁者並不希望自己那份為其他共擁者所得，將Joint Tenancy變成Tenancy in Common非常必要。Community Property這種聯名方式只適合夫妻。夫妻共



有，利益均等。各人可以將自己的50%贈與他人，但是無權處置對方的50%。如果夫妻希望享有自動繼承權，檔中需要標明Rights of Survivorship。

3. 聯名帳戶

Joint Account無論支票、儲蓄、定存，都可以作成聯名帳戶。帳戶中每個存款人對帳戶貢獻的多少決定聯名人所佔的百分比。每個聯名人都有權提取聯名帳戶中的錢，銀行通常沒有責任去理會聯名人提款的數量。

如果其中一個人從聯名帳戶中提取出自己存入多的錢，其他聯名者有權追訴被侵佔的部分。如果聯名帳戶有倖存者自動繼承(Rights of Survivorship)的特徵，倖存者有權自動繼承；如果沒有，逝者可以將自己擁有的部分以遺囑或信託方式給予他人。

有一種聯名帳戶叫POD(Payable On Death)。存款人可以是一個或多個人。存款人在建立POD帳戶時通常將繼承人的名字為進戶頭，但是繼承人在存

款人生前不能提取帳戶中的存款，存款人自己則可以根據自己存入帳戶的多少自由支取，存款人去世後，繼承人自動繼承，不通過遺產認證。

另外還有常見的信託帳戶，通常建立這樣的帳戶，存款人要設立好生前信託，由受託人去管理信託帳戶，普遍可改變的生前信託，受託人是信託人自己，也即存款人，存款人有權自由支配帳戶中所有資金，信託人一旦去世，帳戶中的餘額由信託中指定的後繼受託人管理，按信託中的指示直接分配給受益人，不通過遺產認證。

4. 人壽保險

人壽保險的賠償由設定的受益人直接領取，這是避免遺產認證最常見的辦法。有的情況下，將人壽保險的受益人指定為設立人的生前信託有好處，有這樣一個案例，母親的人壽保險指定12歲的小孩為繼承人。母親突然去世，保險公司不願將賠償支付給小孩，因為未成年的孩子沒有支配管理財產的能力。舅舅是母親遺囑中指定的監護人，保險公司還是不願放款給舅舅，要舅舅向美國法院申請正式監護令，可舅舅又常住海外。如果當時母親設立生前信託。將人壽保險的受益人改為信託，母親去世時保險賠償費就可以由受託人領取，進到信託帳戶中，按信託文件由信託人管理，用來支付小孩的生活、教育、醫療為要。

以上是避免遺產認證的常用方式，還有其他一些方法，我們今後再給讀者詳細介紹，每一種方式都各有利弊，讀者一定要請教相關專家，視具體情況做決定。

以上資訊由江冰律師事務所提供。本所專精各類遺產計劃，請電626-286-6558查詢詳情。



一份完善遺產計劃的

構成要素



許多人都認為祇有那些擁有龐大資產的人才需要遺產規劃，但即使您的遺產不多，您仍須妥善規劃，才能保障您親友的權益，您現在即可按照以下重要步驟去做，以減輕家人在您萬一身故後心理與財務上的負擔：

1、有遺囑事竟成，遺囑是一份詳細說明您希望身故後如何分配遺產的正式法律文件，如果您沒有在過世前立好遺囑(無遺囑去世者)，遺囑認證法庭便會依據您該州的去世者無遺囑法律來分配您的遺產。各州的去世者無遺囑法律採用的是「一體適用」的原則，不一定能把您的遺產分配到您選擇的人手中。特別是，如果您希望為您的遺產指定遺囑執行人、為未成年子女安排監護人，或指定其他受託人，那麼您一定要有一份遺囑。

在草擬遺囑時，您最好能徵詢合格律師的意見，並確保見證人能正確地在該文件上連署。您亦可考慮設立生前信託。此項安排可讓您避免遺產認證的程序，而把特定遺產轉給您的繼承人。

2、方便又便宜的房地產轉讓方法，對結婚伴侶而言，最簡單也最省錢的遺產規劃技巧之一便是以共同居住人的名義擁有房地產，房地產共有最典型的例子就是個人居所。當您或您的配偶過世時，共有房地產將會自動轉讓給在世的配偶，而不須經過遺囑認證的程序，不過，請您務必記得，產權共有還有好幾種其它的方式。例如，規定財產必須共有的各州都擁有各自的遺產分配管理法律，因此，您應向法律專業人士諮詢，以決定何種安排會對您最有利。

3、考量投保人壽保險。人壽保險可為您的家人提供立即可用資金，以支付主要財務所需，而其保費相對來說也較低廉，人壽保險還能為您的家人提供替代收入—如果您有未償債務，或是您為家人提供大部分或全部的收入，您都應該慎重考慮這個好處。

4、為最壞的情況作好準備。趁您還健康的時候，您應考慮投保殘障收入險。如果您已經保了殘障險，請定期審核保單，以確定其承保範圍仍能符合您的需求。另外，您也應該簽訂永久授權書，並設立生前遺囑或醫護代理委託書，在您萬一失去身體或心理的行為能力時，您的代理人將能為您作出財務與醫護方面的決定。許多人都會選擇配偶、值得信賴的親戚或朋友來當代理人。

5、告知親友能讓您更舒適。縱然您不想讓家人面對生命中殘酷的現實，但事實上，讓您的親友知道您對財務、醫護與遺產等方面的安排，反而會對他們最好。

以上是一些可用來保護遺產的建議，請您趁現在記憶還深刻，馬上採取行動！雖然遺產計劃會因遺產多寡而有不同考量，但妥善保護遺產的主要關鍵是在於規劃，而非遺產的多寡！

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本文由王以鈞(Charles Wang)提供，王以鈞是大都會保險與理財公司(Metropolitan Life Insurance Company)以及大都會證券公司(MetLife Securities, Inc.)的理財顧問及註冊代表，致力於為各界專業人士提供個人或團體保險及理財服務，請致電(888)897-9631 Ext. 8010與王以鈞聯絡，或電郵：cwang2@metlife.com；網址：<http://www.wisdom.metlife.com>。



遺囑與繼承

遺囑是一份書面文件，對生後的財產分配予以指示。財產可以包括不動產和動產，也可以有形和無形產權。遺囑通常也需指定遺囑執行人。如有必要，也需要為未成年的子女和無行為能力或不完全行為能力人指定監護人。信託也是遺囑中常見的項目。

首先，你為什麼需要遺囑？

法律並不要求每個人都有一份遺囑，有些人不喜歡遺囑，認為不吉利。當然如果讀者屬於有這類信仰的，則可以選擇一些其他方式，比如將所有產權轉入一個生前信託，定一些規定來處理自己的財產，這樣也就不會有談論生死的忌諱了，其實，立遺囑是一種謹慎且富有愛心的表現，謹慎證明對人生的存在和始終正確對待。萬物有始必有終，吉利二字，通常不過反映人對不可控制的事物的一種無奈。富有愛心說明對他人的關心，包括自己的家人、朋友或自己執著的慈善事業，那麼遺囑裡通常都包括一些什麼樣的財產呢？

首先，共同擁有的財產不應該包括在遺囑內。例如，夫妻共同擁有一處房產，丈夫無權將房產納入自己的遺囑，當然遺這種解釋不是絕對的，如果丈夫立遺囑將「所有財產分一半給兒童慈善基金」這個財產不包括夫妻共有的房產。但是，如果丈夫立遺囑將「大西洋大街八號的房產分一半給兒童慈善基金」，在處理遺產時，遺囑執行人先將該房產一分为二，丈夫的遺產得到該房產的一半，然後再一半給兒童慈善基金，這樣該基金就得到了四分之一的房產。也就是說，丈夫單方面決定在離世之時取消與妻子的共有狀態，而變成聯合擁有，很多



時候，如果遺囑受益人或非受益人對此類遺囑的處理有意見，將會導致無謂的法庭糾紛和律師費用。另外，退休計劃的受益人和人壽保險的賠償不列入遺囑財產，除非遺囑的受益人是遺產本身，由於此類討論過於複雜，完全超過淺談法律的範疇，筆者建議讀者諮詢相關律師或與筆者約時間詳談。

沒有遺囑的遺產，對繼承人和遺產本身都不有利，法庭的費用和先期預付的遺產處理保證金，一般都是一筆不小的開支。如果遺產較大，還會涉及遺產稅，如果沒有一個好的遺產規劃，其結果一般都是無謂的政府費用的增加和可繼承的財產的減少，也有一些人喜歡去互聯網下載或文具書店購買一些遺囑樣本，然後署名簽字就算完成立遺囑過程。但是，麻煩的事往往發生在通過法庭執行的過程中，任何模稜兩可的語言都會影響到遺產執行，增加繼承人的費費用。

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1031 EXCHANGE

Hotel owners can find benefits in Section 1031 Exchanges.

by Mary Cunningham

The benefits of Internal Revenue Code Section 1031 apply to any property "held for investment" or "for use in a trade or business" provided the property is exchanged for property that is like-kind.

The overriding principle is relatively simple and has changed little since the code section was first enacted. Continuity of investment — exchanging one relatively illiquid asset for another illiquid asset — should not result in current recognition of gain.

The breadth and reach of Section 1031, over the last ten years in particular, is striking. Real estate investors at every level and in every area of the country cannot escape the pervasive drumbeat of the "1031 exchange."

Three General Requirements of a 1031 Exchange

In its few short words, Section 1031 lays out three general requirements that a taxpayer must meet to achieve tax deferral:

First, the properties that are sold and purchased in the exchange must be properties that are held "for investment" or "for use in a trade or business" (IRC §1031(a)(1)). The property cannot be personal use property or a principal residence. Although some minimal personal use of the property should not taint otherwise qualifying property, your weekend getaway home in Michigan will likely not qualify.

The inquiry will turn on whether a taxpayer can demonstrate that his intent was to hold the property for investment — and whether the taxpayer's actions evidenced that intent. If it's clear by your actions that you've acquired the property strictly for re-sale, to hold as dealer property, or for personal use, check with your CPA or tax advisor before attempting to assert tax deferral.

Second, the properties must be "like-kind" to each other. With real estate as a backdrop, the definition of like-kind is extremely generous — vacant land is like-kind to industrial, which is like-kind to office, which is like-kind to retail, which is like-kind to multi-family. Provided the properties are "real property" for local law purposes, they should be like-kind to each other. If you're exchanging other property — depreciable, tangible, personal property held for investment (classic cars or artwork) or for use in a trade or business

(farm equipment, over-the-road tractor trailers), the properties must be of a "like-class" to one another. The assets are of a like-class if they fall within the same category in the North American Industry Classification System (NAICS) or within the same general business asset class as defined under Rev. Proc. 87-56.

Third, the transaction must be structured as an exchange of properties. Perhaps the most formalistic requirement of this section, the "exchange requirement," can be achieved by utilizing one or more of the safe harbors defined at Treasury Regulation 1.1031(k)-1. Most taxpayers are familiar with the qualified intermediary safe harbor wherein a third party acts to facilitate the exchange by "acquiring and transferring" both the taxpayer's old property (the relinquished property) and the taxpayer's new property (the replacement property). The qualified intermediary needs to be an unrelated party to the taxpayer and cannot have acted as an employee, attorney, accountant, investment banker or broker, or real estate agent or broker within two years of the taxpayer's transfer of relinquished property.

Role of the Qualified Intermediary

In addition to acquiring and transferring the properties, the qualified intermediary, through a trust or escrow account, or other exchange fund, will hold the proceeds of sale until replacement property is acquired. The taxpayer's rights to receive the sale proceeds must be limited to certain specific instances (referred to as the "(g)(6) restrictions") in order for the taxpayer to avoid being deemed to have constructive receipt of the cash and, as a result, be deemed to have sold the property and not exchanged it.

The qualified intermediary will generally supply the taxpayer with a standard set of documents and will assist its customers in navigating through the transaction.

1984 Tax Reform Act

Section 1031 was modified as part of the 1984 Tax Reform Act to include strict time limits to identify and acquire replacement property. The 45-day identification period requires that the taxpayer identify a limited number of potential new properties within 45 days from the date the relinquished property is trans

ferred (§1031(a)(3)(A)). The 180-day exchange period requires that the taxpayer acquire one or more of the identified properties by the earlier of 180 days from the date the relinquished property is transferred, or the due date (determined with regard to extensions) of the taxpayer's return for the taxable year of the exchange (§1031(a)(3)(B)).

Identification Requirements for a Potential Property

In 1991, the Treasury Department issued final regulations for delayed exchanges that further refined the identification requirement under Section 1031 and limits the manner in which property can be identified. A taxpayer can identify either (i) three potential replacement properties of any fair market value (the "three-property rule"), or (ii) any number of potential replacement properties as long as the combined fair market value of all of the identified properties does not exceed 200 percent of the value of the relinquished property transferred as part of the exchange (the "200 percent rule").

Naturally, there are exceptions to these rules: any property that is received by a taxpayer within the first 45 days will, in all events, be treated as identified prior to the end of the 45-day period (Reg. 1.1031(k)-1(c)(1). Additionally, if a taxpayer fails to come within either the three-property rule or the 200 percent rule, the identification will still be valid provided taxpayer acquires at least 95 percent of all identified properties prior to the end of the exchange period (Reg. 1.1031(k)-1(c)-(4)(B)(ii)(B)) (the "95 percent rule").

Incidental Personal Property

Nearly all real estate exchanges involve the transfer of some amount of incidental personal property. If the value of the personal property does not exceed 15 percent of the value of the property overall and if that personal property is normally transferred along with the larger item of real property, it does not need to be separately identified (Reg. 1.1031(k)-1(c)(5)).

Often, for hotel owners the value of all of the furniture, laundry equipment, kitchen equipment and fixtures, and electronic equipment exceeds 15 percent of the value of the real estate. In these situations, taxpayers must carefully consider whether and how to separately value the personalty and whether they can adequately replace that personalty with property that is of a like-class. Additionally, when identifying replacement hotel

property, if the value of the personal property exceeds the 15 percent threshold, it needs to be separately identified.

Cost Segregation Study

For many taxpayers, a cost segregation study can define and catalog exactly what assets are held on the investors' books and whether those assets can be depreciated more rapidly. A CPA or professional appraiser can, for a modest fee, execute a cost segregation study — the results of which will classify the hotel assets as 3-, 5-, 7-, 10-, 15-, or 20-year property, land, and building. The immediate advantage to the taxpayer is greater depreciation deductions which results in federal income tax savings.

A cost segregation study will also give a taxpayer a good working list from which to manage the assets that are sold as part of a tax-deferred exchange. In many cases, hotel owners that trade up or into different geographic locations, but stay within the hotel sector, will find a working list of assets an invaluable matching tool and may make the process more straightforward.

Multi-Asset Exchange

Venturing into the area of multi-asset exchanges — exchanging real property and personal property as part of the same exchange — is a complex and involved process. Always obtain professional legal or tax advice in order to ensure compliance with the tax law and maximum deferral.

Mary Cunningham is president of Chicago Deferred Exchange Corporation (CDEC) and group senior vice president of LaSalle Bank



BEHAVIORAL FINANCE

Explaining the behavioral patterns behind investor decisions.

by Atul Patel

As an hotelier and investor, you probably have pondered why other investors make certain decisions when it comes to financial matters and wonder what drives those decision-making factors in other investors. This thought process is the basis for the theory of Behavior Finance — why do investors make specific financial decisions? Here are a couple of questions, which pertain to the nature of financial decision in investors:

- When a stock declines in value, why do some investors fixate on “breaking even” — or getting back to their purchase price — rather than cutting their losses through a sale?
- What causes many taxpayers to treat a tax refund as a “windfall” even though it’s essentially money they’ve overpaid to the IRS?

The answers to these questions would appear deceptively simple because people are expected to be inherently rational when it comes to their best financial interest. But, as the emerging field of Behavioral Finance asserts, this is not how human nature works.

Background of Behavioral Finance Theory

Like many theories that contradict conventional wisdom, Behavioral Finance got its start in academia. University of Chicago professor Richard Thaler started to research the topic in the early 1970s and is regarded as one of its pioneers. Nearly three decades later, Princeton University’s Daniel

Kahneman won the Nobel Prize for his research on the subject.

Despite its ivory tower pedigree, Behavioral Finance is not universally accepted. Most of its naysayers adhere to the traditional Efficient Market Theory, which argues that there is perfect information in the stock market. Because everyone has the same information about a stock, the Efficient Market Theory’s stance is that the price of a stock should reflect the knowledge and expectations of all investors. The bottom line is that investors should not be able to “beat the market” because there is no way for them to know something about a stock that is not already reflected in its price.

On the other hand, Behavioral Finance attempts to uncover repeated patterns of inconsistency in the way people make financial decisions. Sometimes these irrational behaviors can undermine an investor’s long-term success. At a minimum, they arouse feelings of pain and anxiety that can make investing an unpleasant experience. Here are three common tendencies — mental accounting, loss aversion, and overconfidence — that reduce investors’ chances of reaching investment goals, regardless of income level or net worth.

Mental Accounting

Instead of looking at the big picture, people tend to compartmentalize their assets into different “buckets” (categories for securities or derivatives), which they

manage independently and treat differently. As a result, it's easy to lose sight that each category of money — regardless of source — contributes to overall wealth. The tax refund is one example of mental accounting; buying on credit is another. Some believe that a dollar charged on plastic affects the bottom line less than making physical cash payments. This explains why many spend recklessly with plastic only to watch their monthly debt obligations soar. And when it comes to diversifying their portfolios, many investors make decisions in pieces, not recognizing that even marginal decisions can affect the entire portfolio.

Loss Aversion

People hate to lose, especially when it comes to admitting they made an investment mistake. In fact, studies show that investors typically consider the loss of \$1 more than twice as painful as the pleasure received from gaining \$1. This probably explains why many investors gravitate toward the low-yielding “safe” returns of money market instruments even though they have a time horizon and financial goals that warrant a more aggressive strategy. Another example occurred during the recent bear market when investors held on to stocks with dismal earning prospects. Many investors believed that if they didn't sell, then the loss on paper would not become “real.” In the process, these investors watched a significant portion of their net worth disappear while waiting for their investments to reach higher price levels.

Overconfidence

Many investors falsely believe that they are just as good, or even better, at picking stocks than everyone else with access to the same information. Investors may fall into a similar pitfall when they attempt to time the market. Unfortunately, the financial media can help foster this fallacy by writing about a one-of-a-kind stock picker, who has chosen profitable stocks, which can provide the false perception that anyone who adapts a specific investment style can become profitable.

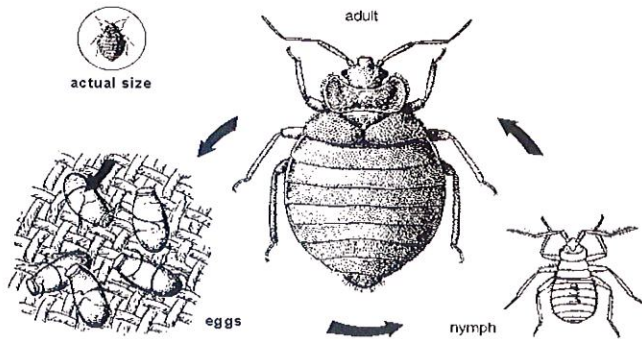
In addition, most investors have short-term memories when it comes to their losses, which can lead to unrealistic expectations about their ability. Perhaps that's why people rarely discuss their investment failures at parties and are often reluctant to seek professional financial advice. Recognize yourself in one or more of the traits described above? You're not alone. These are just a few of the ways even the best-intentioned investors can veer off course. For many investors, especially those who desire more structure and discipline around their investment decision-making, this is where a qualified financial advisor can be invaluable. Ideally, he or she understands the emotional side of investing and has the credentials to devise a comprehensive investment plan tailored toward your financial and personal objectives. Behavioral Finance may not be an exact science, but it can help you better understand, and avoid succumbing to, human tendencies that have the potential to derail financial goals.

ALB

BEHAVIORAL FINANCE

Explaining the behavioral patterns behind investor decisions.

BEDBUGS PUT THE BITE ON HOTEL BUSINESS



DR. MICHAEL R. LUNFORD AND WILLIAM CURRIE

Traditional chemical exterminators and pest control products haven't stopped a global onslaught of bedbug infestations. A new non-toxic heat treatment could rescue businesses and reputations while eliminating odor, residue and costly furnishing replacement.

Bloodsucking bedbugs are once again attacking hotel guests and homeowners worldwide, triggering costly remediation, litigation and damaged reputations.

Recently, two Swiss women sued a swanky Manhattan hotel, where, according to their lawyer, "they were eaten alive." With bedbug bites over their torsos, arms, legs, cheeks and necks. A Las Vegas motel had to close for extermination and replace all mattresses, curtains and carpeting because of a bedbug infestation. The National Pest Management Association reported a 500 percent increase in U.S. bedbug incidents in the last few years, and infestations have risen tenfold since 1996 in parts of London. Universities with international students have reported bedbug infestations in the student dorms. In addition, cruise ships, hotels,

hospitals, nursing homes, military bases and homeowners are now requesting pest control service for bedbugs at an alarming rate.

For over fifty years in the United States, bedbug infestations and requests for pest control service for this pest were extremely rare thanks to the now-banned DDT pesticide. However, we now live in a world-wide community with international travel as the norm and bedbugs are expert hitchhikers. These insects may find a ride inside the cuff of a pant or clothing in general, or in a crease or seam of soft luggage. In addition, females may lay their eggs on, or inside your luggage if it is placed in an infested location. Hiding in mattresses, bed frames, headboards, sheets, luggage, clothing, carpet, cracks, crevices, furniture and even picture frames and bookcases, bedbugs emerge at night and can quickly infest homes and hotels via travelers' items. Bedbugs travel from room to room via wall voids such as, electrical outlets and wiring, pipes, water lines and the like. They most often migrate upward in buildings.

Bedbugs are tough to eradicate. According to the University of California Agriculture and Natural Resources "Pest Notes" September 2002, "Female bedbugs may lay from 200 to 500 eggs (in batches of 10 to 50)...Eggs are covered with a glue and hatch in about 10 days...There are five progressively large nymphal stages, each requiring a single blood meal before molting to the next state. The entire life cycle from egg to adult requires anywhere from 5 weeks to 4 months, depending on temperature...Bedbugs can go without feeding for 80 to 140 days...Adults have survived without food for as long as 550 days. A bedbug can take six times its weight blood, and feeding can take 3 to 10 minutes. Adults live about 10 months and there can be up to 3 to 4

swelling and irritation on the outer skin of the host. In addition to humans, bedbugs are also known to live on animals like mice, birds, rats, rabbits and chickens.

Aside from being extremely contagious with the ability to quickly spread and contaminate rooms and businesses, individual reactions to their bite can range from the annoying to the extremely severe. Symptoms can include red spots, severe intense itching and sleepless nights. The bites can produce a hard, whitish swelling that can bleed and the resultant scratching can produce secondary infection. Severe infestations may result in over 100 bites per night. Blood loss in such cases can result in anemia in infants that suffer from severe exposure.

Though once controlled with broad-spectrum pesticides like DDT, the insects are tough to eliminate with today's targeted pesticides. Spraying and dusting with pesticidal chemicals into every crack and crevice has raised concerns of exposure.

Fortunately, a revolutionary pest eradication treatment called ThermaPureHeat is proving to be a fast, non-chemical non-toxic cure to bedbug infestations without residue, odor, or the need for replacing costly furnishings. The process uses super-heated, dehumidified air to eliminate insect infestations as well as disinfect, decontaminate and dry out buildings in much the same way heat is used to pasteurize milk and kill bacteria in wine. The process has been used in thousands of insect-eradication projects from Hawaii to California, from Texas to Florida, from New York to Puerto Rico.

Entomologists at the University of California, Riverside; University of California, Berkeley; University of Hawaii; University of Florida and others have independently tested the process. Dr. Vernard Lewis of UC Berkeley conducted testing on behalf of the State of California for a 5-year period and found the process to be fully efficacious in the eradication of drywood termites in phase two, and the only non-chemical alternative

to structural fumigation. The ThermaPureHeat process is also effective in eradicating all metamorphic states of an insect, including egg, larva, pupa and adult.

Research determined that air must be heated and circulating and that temperatures of 140 degrees Fahrenheit for 3 to 4 hours or more was required in order to heat the infested area to lethal temperatures for insects. While laboratory testing confirmed that insects cannot survive 120 degrees Fahrenheit for an hour or less, experimentation revealed that higher temperatures were required to heat the building materials, furnishings, cracks and crevices, as well as wall voids to lethal levels.

“The ThermaPure process completely rids the room not only of bedbugs, but also of any other infestation, odors or moisture issues as well,” says Scott Birchell, owner of CenCal, an exterminator specializing in non-toxic ThermaPureHeat treatments.

This process, which injects superheated air into affected space, raises the temperature of a room or entire structure up to a sauna-like 140 F to 160 F for several hours. The heat effectively destroys the insects, which won't develop a resistance to it as they do to the chemicals.

“The room can be treated with everything in place and it will kill the bedbugs wherever they may be hiding—bedding, mattresses, carpet, furniture, or even deep in cracks or crevices,” says Birchell.

Special difficulties that hotels, motels and multiple units face with respect to bedbugs are significant. If a guest is exposed to pesticide residue and gets sick, the person may sue. If the inhabitant is bitten several times, the result may be the same, as was the case when a couple on a cruise ship cabin received over 100 blood meal wounds and sued. If the facility has to close down in order to fumigate an entire structure, the loss of revenue can be substantial.

We already know that bedbugs can be found inside books, like phonebooks or in bookcases. Even by

atomizing pesticides, it is unlikely to penetrate the pages of books in a drawer or tightly fitted on a bookshelf. A residual dust will not work in any visible area where a guest eats or sleeps. Even then, a desiccant dust is very slow acting over a period of two to three months. This would allow bedbugs to exist within a given habitation over a long a period of time. Even with low odor pesticides, persons with a sensitive sense of smell will detect the unmistakable bug-spray odor. If bedding is being changed from room to room, bedbugs may hitch a ride from one room to the next before the maid deposits the infested bedding into the laundry room. In fact, the bedbug may hitch a ride on the clothing of the maid.

The ThermaPureHeat process is lethal to the bedbugs without having to use pesticides of any kind. Doctors have prescribed

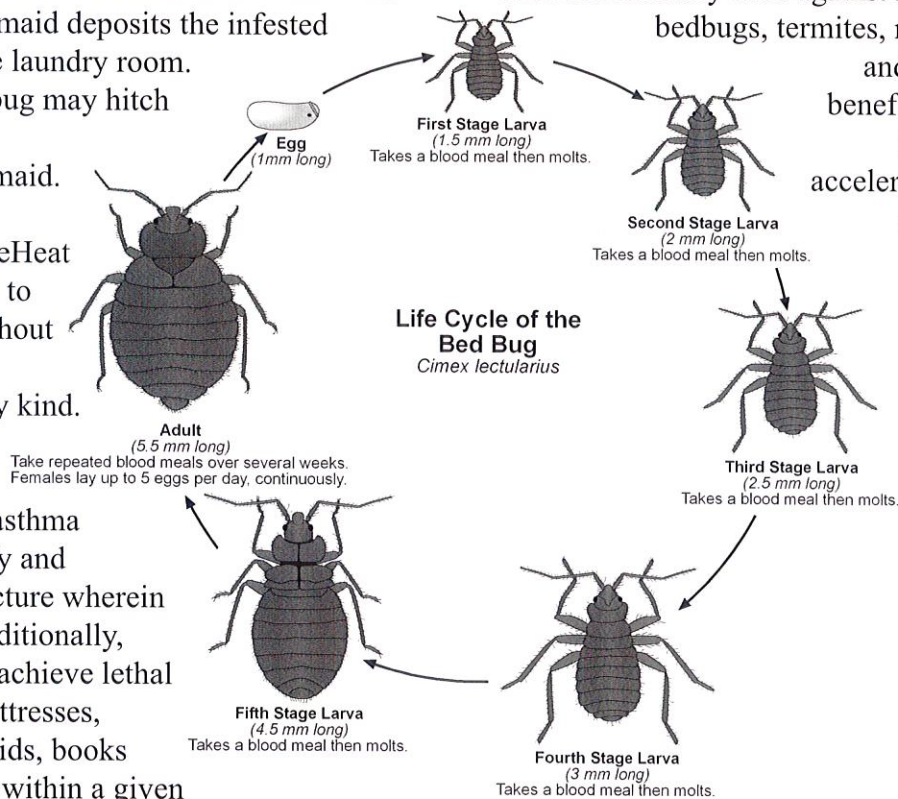
the process for asthma patients to purify and cleanse the structure wherein they reside. Additionally, the process can achieve lethal levels inside mattresses, pillows, wall voids, books and all contents within a given room. Because bedbugs typically migrate upward, rooms on several floors can be treated simultaneously within 4 to 8 hours depending on the number of heaters and the size of the treatment area. What that means is that rooms can be rented out by 6:00 p.m. if treatment commences in the morning hours. The loss of revenue is minimized, or eliminated altogether. Electric heaters will not arouse the same concern from patrons as will pesticides and fumigants.

Most importantly, the hotel or motel owner does not have to completely remove and replace all of the furnishings, drapes, carpets or mattresses—a significant savings to the business.

As a side benefit, this type of process can oxidize and eliminate odors. When negative air machines filter the heated treatment air, the particulates, odors and aldehydes are captured through filtration. Thus, the indoor air quality of the structure being treated has been purified and improved.

Using this heating method to treat a structure generally takes less than eight hours. No multiple day move outs are required, thereby minimizing business disruption and secondary costs. It has been successfully used against infestations such as bedbugs, termites, mold, fungi, bacteria and viruses. Additional benefits include improved indoor air quality by accelerating the offgassing of odors and toxins.

ALB



▼五分鐘摘要競爭激烈的微利時代，如何兼顧獲利與成長？千百年來，所有企業仍不停在尋找永續經營的秘訣，答案在哪裡？就在4大關鍵：維持有利潤的成長、維繫良好的組織關係、持續經營模式再造，以及不斷追尋需求創新。這4大關鍵，是一連串環環相扣的循環作業，每循環一輪，企業就跨越一個新的成長階段。

一、維持有利潤的成長

-在企業文化中植入成長引擎

當組織把成長列為首要任務，成長就會成為所有正式和非正式對話的主題。這樣成員就開始視創造成長為己任，不會把責任推給別人。其關鍵作為就在建立“社會引擎”

●“社會引擎”概念與步驟

訊息交換愈頻繁，能夠激發出來的構想就愈多，也就愈有可能出現能夠讓營收大幅成長的構想。這就是設立“社會引擎”的概念。其步驟如下：

1. 高階管理團隊：必須承認，目前為了推動成長所採行的方式成效不彰。管理團隊必須向成員說明，提出成長的優點，讓成員覺得成長是確實可行的，只要些許努力就可以達成。

2. 成長工具必須隨手可得：要讓成員只要一想到能更提升營收的新構想，都有機會進一步讓構想更具體、更完善。

3. 成長構想必須經過實際測試：藉此看出哪些構想可行，哪些不可行。訂出確切的時限(例如100天)，讓所有成員把注意力都集中在這項構想上，找出所有執行面的問題。

-把創新構想轉換成營收成長

所有營收成長都從一項構想開始，組織先是採納這項構想，然後進行規畫、調整，最後加以執行。

●找出能賺錢的構想

要把新構想轉變為營收成長，要經過5個步驟，這些步驟彼此相互關聯，而且分別需要不同的技能組合才能做好。

1. 孕育構想：持續提出新構想。必須從官僚體制中排除部分階層的節制，這樣成員如果想出傑出構想，才可以自在地提出。

2. 選擇構想：判斷要在哪些構想上投注資金並進一步發展，哪些構想要暫時擱置。

3. 培育構想：選出構想之後，就必須提供必要的資源讓構想能夠成長茁壯。

4. 推出構想：讓產品或服務上市。

5. 盡早終止失敗構想：有些看來傑出的構想其實並不可行，應該當機立斷加以終止，不要苟延殘喘。

二、維繫良好的組織關係

不論以何種標準來看，西南航空都是美國航空業最傑出的成功故事。然而，其他航空公司雖然也採取相同策略，迄今仍然無法複製西南航空的成功經驗。所缺乏的，就是西南航空的獨家“神秘配方”：西南航空懂得運用組織關係，締造領先群倫的績效。其“神秘配方”如下：

-利用衝突建立關係

西南航空不把衝突視為破壞性的力量，而是建設性地運用衝突，幫助組織建立關係和改進績效。為了解決衝突，訂有下列明確的程序：

1. 舉行會議蒐集資訊，由雙方針對引起衝突的問題，各自陳述意見。

2. 如果衝突還是無法解決，則由經理人召集被戲稱為“布道會”的會議。這種會議為期一整天，由各方面對面直接對談。

-兼顧工作與家庭

西南航空鼓勵員工與同事建立良好友誼，使工作與生活打成一片。那麼，西南航空運用哪些作法，連結員工的工作表現與個人生活？作法包括：

1. 公司設有“急難基金”：凡員工遇有困難，都可以申請補助。

2. 允許也鼓勵員工換班：允許員工調整上班時間，這樣才能兼顧家庭。

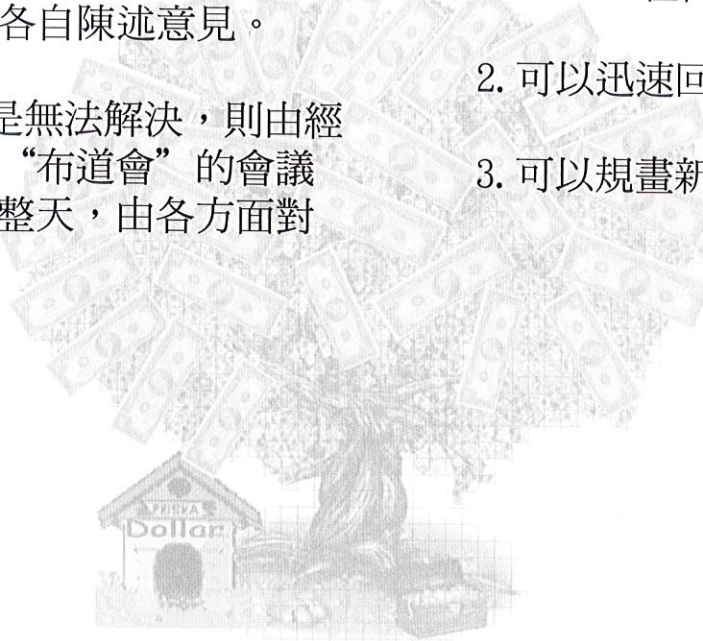
-與供應商建立關係

西南航空不依循業界的作法，跟其他航空公司建立策略聯盟，反而與供應商建立緊密的合作關係，包括飛機製造商、機場當局以及航管單位，為雙方帶來具體的益處。此外，西南航空也努力讓供應商瞭解公司的營運狀況。此作法，有下列幾項優點：

1. 西南航空及供應商雙方，都可以在自己最擅長的業務上。

2. 可以迅速回應新商機。

3. 可以規畫新的共同營運計畫。



美國關於 上飛機手提行李的規定

2006年9月為了防止液態炸彈恐怖攻擊，美國交通事務局對於帶上飛機手提行李的制定新規定，很多人可能不熟悉這個新規定，下面是要點翻并略作解釋，供參考，否則在機場會被沒收很多東西，很不必要。

這個新規定叫做3-1-1規定：

3、所有的液體、膠質物、罐裝噴霧產品（例如髮膠、噴霧美容礦泉水、防蚊水），它們的容器必須在3盎司以下，也就是超級市場買的旅行尺寸洗髮精、旅行尺寸牙膏等等那個尺寸。你不能攜帶大於3盎司容器，然後告訴安檢人員裡面只剩下3盎司的液體，這樣是不行的。一管牙膏，你說捲起來用到只剩下3盎司，也是不行的。這裡3盎司是指“容器”本身要3盎司以下，而不是容器裡的液體剩下3盎司。（因此用了一半的大管牙膏，現在是不准帶上飛機的。如果不受這個限制，就只能把行李貨運。）另外，也別想在手提行李裡面放礦泉水或飲料了，那個百分之百會在安全檢查時被扔進垃圾桶，白浪費錢。

1、所有的液體、膠質物、罐裝噴霧產品，必須一起放在一個1/4加侖尺寸的拉鍊式透明塑膠袋，就像上面第二個網頁中圖片顯示那樣，就是小號的冰箱保鮮袋嘛，就是圖片標示8吋X7.5吋。不准用大於這個尺寸的塑膠袋，也不能裝在沒有拉鍊的塑膠袋裡，比如美國人用的三明治塑膠袋，就是那種口開開過來的就不行。每位旅客只能攜帶「一個」1/4加侖尺寸的拉鍊式透明塑膠袋。

1、每位旅客必須把這「一個」8X7.5英吋的拉鍊式透明塑膠袋，從行李拿出來，放在安全檢查區提供的塑膠盒裡面，跟你脫下來的外套、鞋子、手提包一起送進X光機器檢查，這樣安全檢查人員才能快速檢查這些物品。



請注意：

1、這些規定是針對帶上飛機的手提行李，交貨運行李不受這個3-1-1規定限制，只要不帶危險物品就行。

2、如果妳需要餵小孩牛奶或母奶，或者醫藥、病患的維生器材，則不受這個規定限制。安全檢查人員「不准」叫妳或妳的小孩當場喝牛奶或母奶給他們看，以證實那不是液體炸彈。但是妳必須提早進入安全檢查，以免趕不上妳的班機。還有讓長牙的孩子咬的teether（磨牙器），也可以帶膠狀的。罐裝和玻璃瓶裝的嬰兒食品也可以攜帶。

詳細請參見官方網頁

Transportation Security Administration (TSA) carry-on update

<http://www.tsa.gov/311/311-carry-ons.shtm>



美國關於 上飛機手提行李的規定

南加州台灣旅館業同業公會

Taiwan Hotel Motel Association of Southern California

2007-2008 Sponsorship Proposed Schedules

Included Activities

1. Special Event Keynote Speaker
2. Event Banner
3. Appreciation List in event program
4. Special Thanks in Quarterly Magazine
5. Quarterly Magazine Color Advertisement(Color Ad on Cover)
6. Quarterly Magazine Color Advertisement(Color Ad on Inside Page)
7. Quarterly Magazine B&W Advertisement(1 Full Inside Page Ad)
8. Workshop/Training Class Advertising
9. Golf Event Hole Sponsor
10. Board Meeting Presentation
11. Business Development Dinner for two tables at 12 people per table
12. Trade Show Booth(Premium)
13. Trade Show Booth(Preferred)
14. Association Website Hyperlink with Custom Graphic

Contributory Sponsor **\$50,000**

1 & 2 (Annual),3,4,5 (1 front & 1 Back cover),
6 (two two-page spread),8,9,10,11,12,14

Platinum Sponsor **\$30,000**

1 & 2 (New Year/Christmas Party),3,4,5 (1 front
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Gold Sponsor **\$20,000**

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,8,9,10,12,14

Bronze Sponsor **\$6,000**

3,4,6,7 (three two-page spread),8,9,10,13,14

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何遺漏或更正之處請來電告之。

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Best Western
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Ramada Worldwide
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Hilton
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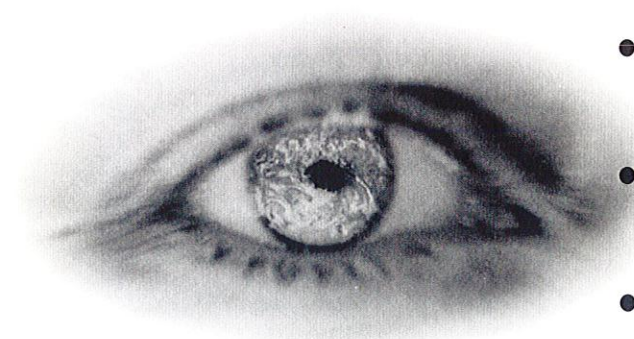
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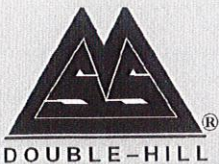
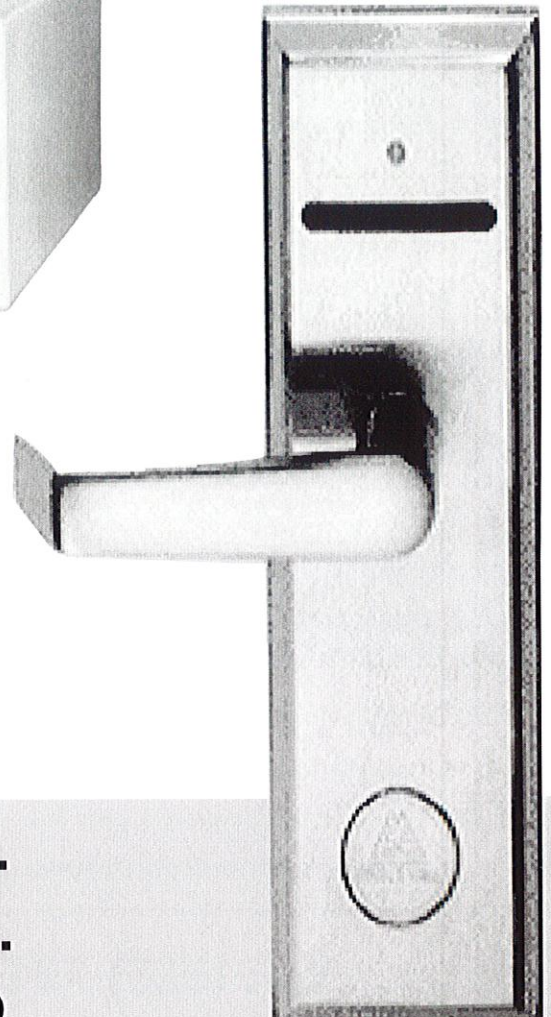
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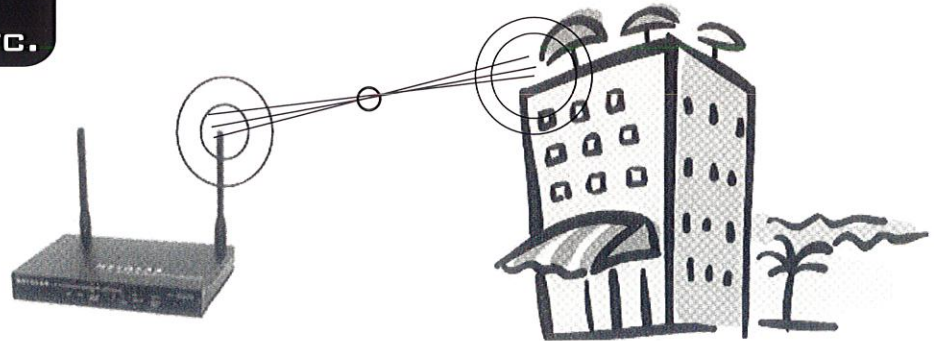
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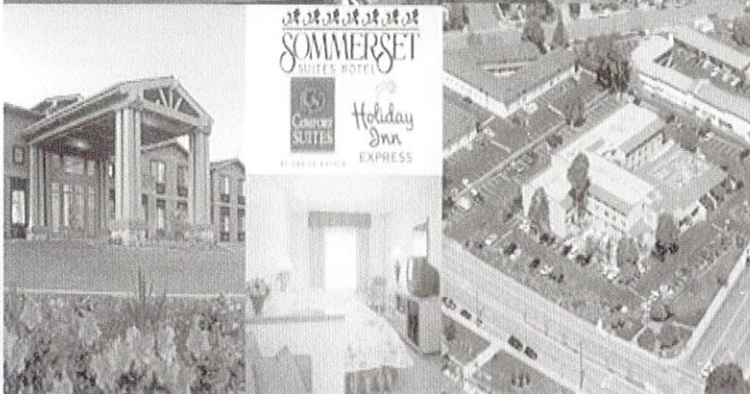
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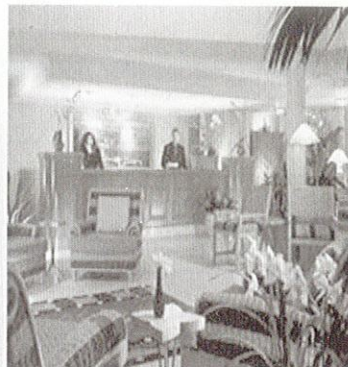
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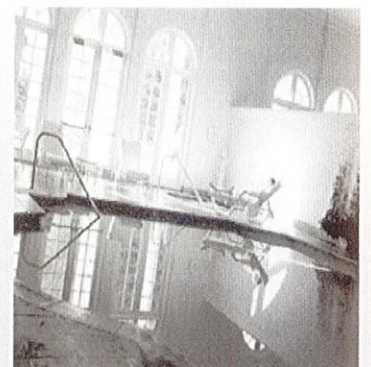
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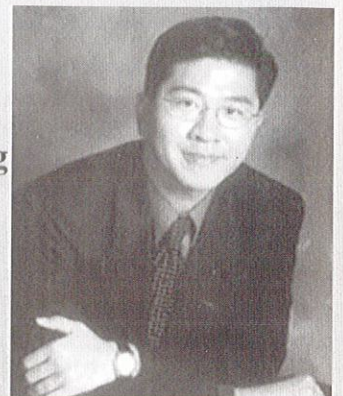


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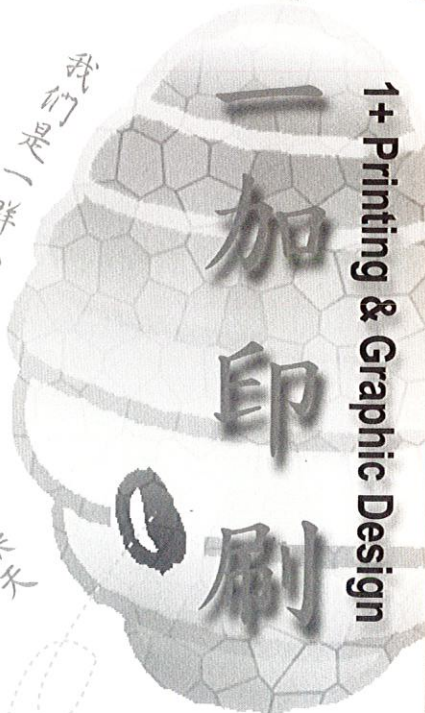
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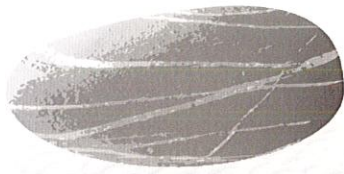
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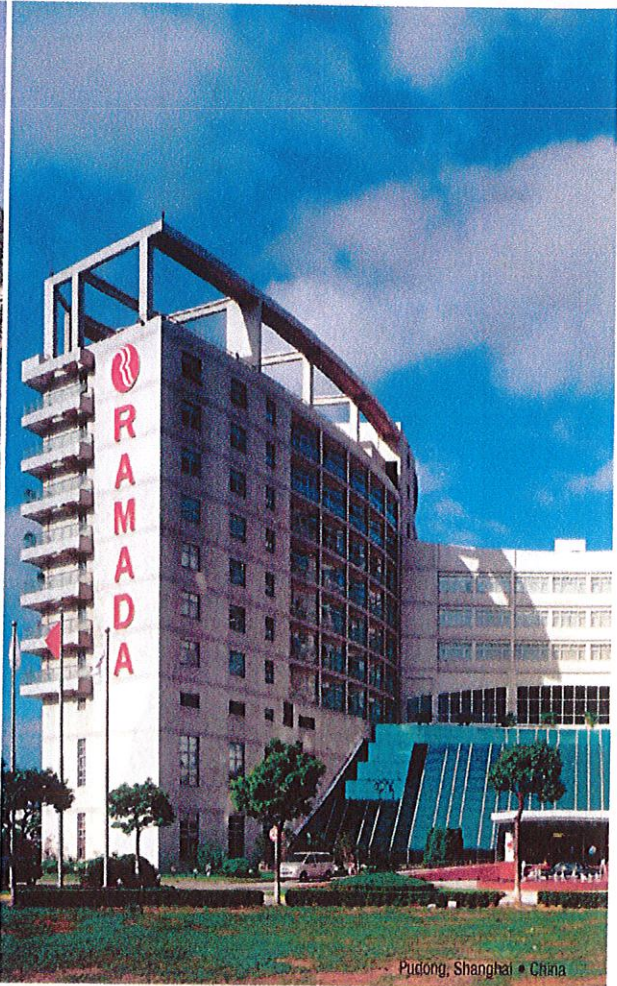
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