

稅季談稅系列二 如何通過合法報稅建立信用,享受福利

談起報稅,很多人都會認為是一個負擔。只要在合法的範圍內,當然是能省則省。的確,聯邦個人所得稅的稅率是隨着收入的增加而逐級增長的。但這並不意味着越少越好。下面就是我們最近遇到的一個個案。

李先生在美生活多年,有了身份和一些積蓄,他看中了一個店舖,想開一家中餐館。我們幫助他聯繫房東。租金等各項條件都已談妥,簽約前,房東提出要檢查他的信用背景。李先生很有信心。因為多年來,他從未拖欠過任何帳款。沒想到,房東在看他的1040個人所得稅表時,發現李先生每年只有幾千元的申報收入。他們表示很難相信一個每年只能掙到這麼一點錢的人,有能力和財力來經營企業。無論李先生怎樣解釋,最後也無濟於事。

其實,稅法在制訂時是充分考慮了人們的基本生活需求的,收入所得在一定範圍內,不但沒有納稅負擔,相反政府還有可能補貼。這里仍以李先生為例,假定他是無需別人供養的(dependent)。

1. 如果他是單身且年齡在65歲以內,年收入的\$8,450無須交納所得稅。如果其他條件滿足,工作收入低於\$12,120的,還有可能獲得政府補貼(EIC)。

2. 如果他是夫妻共同報稅且有小孩子的話,則有更大的餘地。\$20,200以內都沒有所得稅的負擔。工作收入\$34,000以內還有可能獲得政府補貼(EIC)。

關於政府低收入補貼(EIC)的條件和限制,我們將在下次詳細介紹。總之,生活在美國,合法納稅不僅是作為公民或居民的一項義務,也是融入美國社會,積累個人信用,享受社會福利的重要途徑。

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Karen Han

Mimi Jong couldn't believe her ears. The concerto emanating from her radio featured a Chinese erhu, a little-known (at least in the West) two-stringed instrument she's played since she was too small to sit in a chair and reach the floor. "I dropped everything to listen," says Jong, who began playing the erhu as a 10-year-old living in Indonesia. Her father also played the instrument.

While listening, Jong, a Navahoe Drive resident, decided to track down the erhu player creating the beautiful, soulful music. Her search led her to Karen Han, a young woman who has made a career out of the erhu—playing concerts around the world and performing on soundtracks to films that include "The Last Em-

EAST MEETS WEST

Karen Han is considered an erhu virtuoso, having played concerts around the world and performed on soundtracks to "The Last Emperor," "Anna and the King" and "The Joy Luck Club."

Mt. Lebanon resident Mimi Jong has played the erhu since she was a child growing up in Indonesia. It was their mutual love of the instrument that brought Han and Jong together. Jong is thrilled to see her friend come to Pittsburgh to perform. "The concert is a means for us to practice spreading peace and love," Jong says.

peror," "Anna and the King" and "The Joy Luck Club."

Jong and Han's e-mail correspondence began with technical questions about the new erhu Jong had recently purchased, but quickly blossomed into a friendship. It wasn't long before Jong asked Han if she'd perform a concert in Pittsburgh.

"Listening to her music, one can flow through East and West freely... the boundaries disappear," says Jong, an architect who runs MLJ Architects. "To me this is an experience of absolute peace. The merging of East and West in her music is uplifting and invigorating. I would love to share this experience with our larger Pittsburgh community."

When Han agreed to a Steel City performance, Jong's biggest question was, "How will I make her visit meaningful?"

The answer: Make the concert a community endeavor to coincide with Asian Heritage Month. Area organizations that have agreed to sponsor the event include the Zen Center of Pittsburgh, Celebrating Diversity (Jong is a member of both), Creative Arts and Performing Arts High School (CAPA), the Pittsburgh Asian American Young Professional Association, Sesame Inn and The Mattress Factory. Freddie Fu (Steelers' team physician) and his wife, Hilda, are the event's honorary chairs, and WQED FM's Jim

Cunningham will interview Han on air during her two-day visit.

In addition to the concert, Han will teach a free workshop at CAPA while she is here. Jong says her mission for the concert is "to provide a continuing context for sharing between Eastern and Western cultures through the universal language of the arts, in order to nurture learning, understanding and acceptance of all of our wonderful differences."

Helping Jong organize her visit are co-chairs Roberta Horwitz and Jane Harter. The trio is working to raise about \$4,000 in funding for the event and hopes to interest the Senator John Heinz Pittsburgh Regional History Center in linking the event to its Asian Heritage Month festivities.

Jong's dream is to see the concert draw a diverse audience from Chinese and non-Chinese communities as well as traditional and classical music backgrounds. She also hopes the concert and workshop will become an annual event in Pittsburgh.

"Karen's [music] is about love, peace and beauty," says Jong. "She is able to touch her Eastern and Western audience by expressing her deep feelings through her erhu."

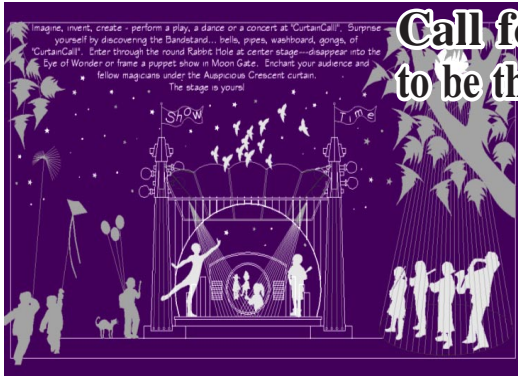


Mimi Jong

Han, who now resides in Los Angeles, began studying the erhu at age 6 and earned a master's degree from the Central Conservatory of Music in Beijing. She has performed with the British Royal Philharmonic Orchestra, the Paris National Orchestra and the Columbus Symphony.

The erhu (pronounced AIR-who) was introduced in China during the Sung Dynasty (960 to 1279 A.D.). According to Jong, very few people in the world play the erhu—which translates to "two-stringed barbarian instrument"—that sounds similar to a viola. Unlike a viola or a violin, however, the erhu has no frets, is held vertically and has only two strings. Erhus can range in size from as small as a viola to as large as a cello. In expert hands—such as Han's—the erhu produces a soulful, haunting, somewhat nasal sound.

—M.A. JACKSON



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