



# ASIAN PEACE OFFICERS ASSOCIATION, INC.

A Non-Profit Charitable Corporation, IRC 501(c)(3) Federal Identification Number 68-0370938

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*The Asian Peace Officers Association is committed to work in partnership with all people to enhance the quality of life in the community and for the betterment of the law enforcement profession.*

## The President's Message

With the ninth APOA Community Service Awards dinner successfully completed, I wish to thank everyone who made this event successful. This includes the APOA Board of Directors, our corporate sponsors who donated generously, the many contributors who donated the many gifts for our raffle prizes as well as gifts for our silent auctions, Capital Beverages for their generous contributions to our hosted bar and the table sign holders, the Happy Garden Restaurant for serving a wonderfully delicious banquet dinner and for making special efforts to accommodate our every need, Director Jerry Harper, who graciously agreed to deliver this year's keynote message, and the many volunteers who helped with the many aspects of this event. Our very successful Christmas Holiday Mixer was held on Wednesday, December 4, 2002 at Louie's Restaurant. Special thanks go to all the attendees who faithfully showed their support for APOA and made these events successful.

For the first time in 2002, we were pleased to award APOA scholarship grants to Amy Leung, Judith Le and John Daubner from our local senior high schools. These extremely talented students were selected for their scholastic achievement and for their plans to pursue a career related to law enforcement. The scholarship awards were another way for APOA and its supporters to invest in our community's youths for leaders in the future. We plan to continue with these scholarship awards as part of future banquets. Look for more information about these scholarship grants in this and future newsletters.

Looking ahead, we have planned for our annual banquet on June 20, 2003 at the Happy Gardens Restaurant and general APOA membership meeting on Wednesday, July 2, 2003 at Louie's Restaurant. Our goal this year is to revitalize our Association membership and enable more membership participation in the Association's activities. Thus, if you have not renewed your membership, please take a few minutes to complete the APOA membership application, enclose your due for this year and send it to our APOA mail box. This year, more than any other time, we look for your strong support.

*Jeff Harada*  
**President, APOA**

### **BOARD OF DIRECTORS**

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**The Positive Place For  
 Kids**

## “New IRA Contribution Limits Can Help Bolster Savings”

**Submitted By:** Jeffrey Won  
**Morgan Stanley:** Sacramento - 102  
**Phone Number:** (916) 552-2725

What's the big news for those who are interested in saving for retirement, a first home purchase, or for higher education? The new higher contribution limits for both Traditional and Roth IRAs that are part of The Economic Growth and Tax Relief Reconciliation Act of 2001.\*

In the Traditional IRA, contributions may be deductible from taxable income for those individuals who meet certain qualifications and the investment earnings are not taxed while they remain in the IRA. Contributions to a Roth IRA are never tax deductible. However, when you take money out of a Roth IRA, you may not have to pay any taxes on the withdrawals. These higher contribution limits become effective in 2002 and gradually increase as shown below. And you can contribute to both a Traditional IRA and a Roth IRA, as long as your combined contributions don't total more than \$3,000 per person, per year.

### New Traditional and Roth IRA Contribution Limits

| <i>Year</i> | <i>Maximum Annual Contribution</i> |
|-------------|------------------------------------|
| <i>2002</i> | <i>\$3,000</i>                     |
| <i>2003</i> | <i>3,000</i>                       |
| <i>2004</i> | <i>3,000</i>                       |
| <i>2005</i> | <i>4,000</i>                       |
| <i>2006</i> | <i>4,000</i>                       |
| <i>2007</i> | <i>4,000</i>                       |
| <i>2008</i> | <i>5,000</i>                       |

After 2008, the maximum annual contribution amount will be indexed for inflation in \$500 increments.

### **IRA Catch-up Contributions**

In addition, individuals **age 50 or over** may make additional catch-up IRA contributions. The maximum contribution limit is increased by \$500 in the years 2002–2005 and \$1,000 for year 2006 and thereafter. So the maximum contribution for a person who is age 50 or over in 2002 would be \$3,500.

### For More Information

The Economic Growth and Tax Relief Reconciliation Act of 2001 also contains a number of other important changes, such as increased interest deductions for student loans, relief from the “marriage penalty” and an expanded child tax credit. For complete details on these changes to the Federal Tax Code, be sure to contact your tax advisor. And to learn more about how they may affect your financial future, please write in care of Morgan Stanley, Attn: Jeffrey Won 455 Capitol Mall Ste. 115 Sacramento Ca 95814

This article does not constitute tax or legal advice. Consult your tax or legal advisor before making any tax- or legally-related investment decisions. This article is published for general informational purposes only and is not an offer or solicitation to sell or buy any securities or commodities. Any particular investment should be analyzed based on its terms and risks as they relate to your individual circumstances and objectives.

\* The new EGTRRA limits expire after 2010 unless new legislation is enacted.



Left to right: Jeff Harada, John Daubner, Judith Le, Amy Leung Gaylord Gee, and John Louie

## 2002 APOA Scholarship Award Recipients

### Amy Leung

Amy is a graduate of Valley High School. While attending Valley High, she earned a 4.36 grade point average and was involved in numerous extracurricular activities, including varsity sports, and was also active in community service. She received both academic and athletic awards and was listed in the "Who's Who of American High School Students." Amy will be attending the University of California at Berkeley where she intends to major in business and minor in legal studies. Her career goal is to attend law school and become a business lawyer.

### Judith Le

Judith graduates Valley High School with a cumulative grade point average of 4.45. She was active in both school activities and community service. Judith served in several student leadership positions at Valley High and performed volunteer work with senior citizens groups and at homeless shelters. She also received several achievement awards and was listed in the "Who's Who in American High School Students." Judith will be attending New York University where she plans to major in political science and minor in business. Her ultimate goal is to attend law school and become a corporate lawyer.

### John Daubner

John graduated John F. Kennedy High School where he maintained a 3.12 grade point average. He was a member of Kennedy High's Criminal Justice Academy for four years and achieved the rank of sergeant. He set several Academy physical fitness records and was noted for his leadership qualities and skills as a conflict resolution instructor. John will attend Sacramento City College where he will major in criminal justice. His ultimate plans are to earn a masters degree in criminal justice, become a police officer and then become an FBI agent.

### APOA Scholarship Program

The APOA Scholarship Program is open to all high school senior students in the greater Sacramento area. Students must be United States citizens or permanent residents of the U.S., have a minimum of a 3.0 or "B" average, and also be able to provide two letters of recommendations from either teaches, counselors or principles. The wards will be based on overall academic performance, scholastic aptitude, demonstrated motivation and ability, community service and involvement, and financial need.

We ask that you encourage qualified students to submit an application to this scholarship program. You may download a copy of the scholarship application from our APOA website (<http://webwat.com/apoa/>) or from our Scholarship Chairperson, Gaylord Gee, at (916) 657-8810.

APOA'S NINTH ANNUAL  
COMMUNITY SERVICE AWARDS DINNER  
**By Michael M. Lee**

The Asian Peace Officers Association held its ninth Community Service Awards dinner on Friday, June 21 at the Happy Garden Restaurant in Sacramento. This year's challenge for the participants was to find their assigned tables. The restaurant changed the table arrangements at the last minute. Consequently, the table assignments had to change from the original layout. Despite the confusion of the tables, the attendees found their assigned tables.

As with past years, the crowd of over 500 attendees gathered near the hosted bar and the long tables that displayed the nearly 100 raffle prizes and silent auction gifts. In addition to the local residents, this year's participants came from Vacaville, Oakland, and even San Francisco. A few of the San Francisco attendees were caught in the Friday night commute traffic, but arrived in time for the dinner. For the participants, this was the event to meet old friends and make new contacts and new friends. Everyone enjoyed the company of the many people who are involved with local politics, law enforcement, and local community services.

Some of the noted attendees were Sacramento Mayor Heather Fargo, Sacramento Police Chief Arturo Venegas, Western Regional U.S. Marshall Jerry Enomoto, and Jerry Harper, Director of the California Department of the Youth Authority. Jerry Harper was also this year's keynote speaker for this event. The Master of Ceremony was APOA's Vice President of Community Affairs, John Louie. John did an excellent job in bringing the attendees together, starting and moving the banquet program along and on schedule.

The color guards from the Sacramento Sheriff's Department and the California Highway Patrol started the program with the presentation of the national and state flags and the pledge of allegiance. The APOA's President, Jeff Harada gave his welcome remarks, and the restaurant's crew served a delicious eight course Chinese dinner.

Jeff Harada introduced Jerry Harper who delivered the banquet's keynote address. In his speech, Director Harper recognized the youths from the APOA's Martial Arts Academy who were present and helped with the banquet.

This year, APOA presented two Community Service awards. The first award was presented by Sacramento Police Department's Captain Rich Shiraishi to Holli Brashear-Tamas, Sergeant with the Sacramento Police Department. Sergeant Holli Brashear-Tamas was awarded this award in recognition for her many years of dedicated volunteer work as a martial arts instructor at the APOA Martial Arts Academy. The second APOA Community Service award was presented by APOA's President Jeff Harada to Hachiro "Hach" Yasumura, recently retired social worker and Asian Liaison social worker with the Sacramento County Department of Human Assistance. Because Hach Yasumura was unable to be present for this award, May Lee, Director of the Asian Resources, accepted the award for him. Hach Yasumura was recognized for his 35 years of community service to the Asian community.

This year for the first time, the APOA Board of Directors established a scholarship fund for local high school seniors who plan to embark in a law enforcement related career. The APOA selected three local students for the 2002 APOA's Scholarship Awards. The winners were Amy Leung, Judith Le, and John Daubner.

The evening's event closed with the listing of the winning raffle numbers for almost 100 raffle prizes. The winners picked up their prizes from the raffle tables and the winners of the silent auction picked up their gifts, which included a 27 inch Sony television set, a person trust by a local law firm, and an autographed basketball from the Sacramento Kings. Everyone had a good time and the APOA Board of Directors recorded another successful banquet.



**Keynote Speaker Jerry Harper, California Youth Authority**



**Community Service Awardee Holi Brashear-Tamas with Rich Shiraishi**



**Gaylord Gee with his CHP colleagues**

### **APOA GENERAL MEMBERSHIP MEETING**

The next APOA general membership meeting will be held on Wednesday, July 2, 2003 from 6:00PM to 7:30PM at LOUIE'S RESTUARANT, 4605 Broadway, Sacramento, CA 95820. All APOA members are encouraged to attend this meeting. Hors d'oeuvre will be provided. Members are encouraged to bring ideas on activities that they would like to help the Association to participate.

## *Save for College with a Section 529 Plan*

*Submitted By: Jeffrey Won  
Morgan Stanley : Sacramento – 102  
Phone Number: (916) 552-2725*

It's never been more important for the children in your life to receive a college education. Studies show that over a lifetime, the earning gap between a person with a high school education and one who has a college degree may exceed \$1 million.

According to The College Board (a not-for-profit educational association), for 2000-2001, average costs for one year at a state university totaled \$11,338, and \$24,946 at a private school. \*\* Should you also be thinking about graduate or professional school, the costs will really skyrocket.

### A 529 Plan Can Help

Although funding a child's way through college will never be easy, some help is available through Section 529 College Savings Plans (also called qualified tuition programs). These plans were created under section 529 of the Internal Revenue Code to help U.S. citizens and permanent residents meet higher education expenses and offer considerable financial benefits, such as:

- Tax Advantages. Your plan can grow federal income tax deferred. Withdrawals are also free of federal income taxes when used for qualified educational expenses.
- Gift and Estate Tax Benefits. Your plan allows you certain gift tax exclusions and offers special estate planning advantages, without triggering federal gift taxes.
- Flexibility. You can use your plan's funds at any accredited institution of higher education in the U.S.
- Additional Contributors. Parents aren't the only ones who can contribute to a 529 plan. Grandparents, other relatives and even friends can make contributions.
- Investment Choices. You can choose from a variety of investment strategies best suited to your individual circumstances and risk tolerance. You'll also benefit from the professional investment management skills of major mutual fund companies.

### Types of Plans

Prior to 1996, prepaid tuition plans allowed you to purchase tomorrow's in-state college education at today's prices. This was an attractive advantage, since you were assured that your bill was prepaid, but this type of plan required that your child attend a school in your state.

Under a 529 Savings Plan, you may create an account in your name and choose a beneficiary—your child, a grandchild, the child of a friend or even yourself. Your regular contributions to the plan can grow tax-deferred until withdrawn and, if spent on qualified higher education expenses, will be tax-free when withdrawn.\*\*\* In most cases, this can result in considerable savings. Best of all, the money can be spent at *any* eligible college or other post-secondary educational institution in the country.

### Nearly 529 Reasons to Save

But the reasons to consider section 529 Plans don't stop there. They also feature high contribution limits, often in excess of \$200,000 per beneficiary—which can be used by another member of your family in case the original beneficiary doesn't attend college.

### To Learn More

Although Section 529 Plans make saving for college considerable easier, they may not be for everyone. If your child is very young and you're comfortable making your own investment decisions, you might prefer to invest these funds yourself. But whatever route you take, be sure to begin early. To learn more about how you can better invest for your child's education, please write in care of Morgan Stanley, Attn: Jeffrey Won 455 Capitol Mall Ste 115. Sacramento Ca 95814

(Cont. "Save for College" on page 7)

## New Tax Law Contains Important Changes

Submitted By: Jeffrey Won  
 Morgan Stanley: Sacramento - 102  
 Phone Number: (916) 552-2725

The Economic Growth and Tax Relief Reconciliation Act of 2001 (the "Act") enacted legislation that will directly affect the financial future of nearly every American taxpayer. Among its most important effects are the lowering of federal income, estate and gift taxes and the increasing of federal allowances for contributions to education and retirement savings accounts. (Note—unless reenacted, all provisions of the Act are designed to expire on December 31, 2010.)

### *Smaller Income Tax Bites*

The most highly publicized provisions of the Act result in lower federal income tax rates for all Americans. A new 10% rate is applied to the first \$6,000 of an individual's taxable income. For couples filing jointly, the figure rises to \$12,000. The Act lowers the previous 28%, 31%, 36% and 39.6% tax brackets to 27%, 30%, 35% and 38.6%, respectively. Subsequent reductions will lower these brackets to 25%, 28%, 33% and 35%, respectively, in 2006.

### Lower Estate and Gift Taxes

The Act also lowers federal estate and gift tax rates. The 5% surtax on estates valued between \$10 million and \$17,184,000 is repealed. The maximum marginal estate tax rate in 2002 is reduced to 50%. Additional reductions over the next several years will lead to a repeal of *all* federal estate taxes in 2010. The maximum allowable estate tax exemption is also being raised to \$1 million in 2002 and will gradually rise to \$3.5 million in 2009. Regarding gift taxes, a lower federal gift tax rate of 50% will be applied in 2002 and gradually drop to 35% in 2010. However, the federal gift tax is *not* being repealed and will still apply to lifetime gifts that are worth more than \$1 million.

### Increased Retirement Allowances

In conjunction with lower federal income, estate and gift taxes, the Act raised permitted contribution levels for retirement plans such as IRAs and SIMPLE IRA. The maximum annual IRA contribution increased to \$3,000 in 2002 and will gradually rise to \$5,000 in 2008. Thereafter, this limit may be raised in \$500 increments to allow for the effects of inflation. Beginning in 2002, taxpayers age 50 and older can also make annual "catch-up" contributions to their Roth and Traditional IRAs. From 2002 through 2005, these additional contributions will be limited to a maximum amount of \$500. Then, in 2006, the contributions will be capped at \$1,000.

(Cont. "New Tax Law" on page 8)

(Cont. "Save for College" from page 6)

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**\* Source: *Trends in College Pricing 2000*, The College Board.**

**\*\* Figures shown include tuition, fees, room, board, books, supplies, transportation and other expenses for residential students.**

**\*\*\*Under current federal tax law the tax-free nature of Section 529 Plans will be automatically repealed at the end of 2010. Thereafter, unless Congress renews or extends the law, earnings withdrawn from a 529 plan will be taxable income of the beneficiary if used for qualified higher education purposes and taxable income of the contributor if used for non-qualified.**

(Cont. "Save for College" from page 7)

For 401(k) and 403(b) retirement plans, the maximum permitted annual contribution increases to \$11,000 in 2002 and will gradually increase to \$15,000 in 2006. After 2006, this maximum may be indexed for inflation in \$500 increments. Beginning in 2002, owners of 401(k) and 403(b) accounts who are age 50 and above can make annual "catch-up" contributions of up to \$1,000—an allowance that rises gradually to \$5,000 in 2006.

### Larger Education Contributions

The annual allowable contribution to an Education Savings Account (formerly the Education IRA) rises to \$2,000 in 2002. Unlike previous regulations, which allowed distributions to be used only towards a child's higher education, the Act permits their use for elementary and secondary expenses as well. In another important change, also effective in 2002, taxpayers can make their annual Education Savings Account contributions through the tax filing date (not including extensions) of April 15, instead of the end of the calendar year.

### For More Information

The Economic Growth and Tax Relief Reconciliation Act of 2001 contains a number of other important changes, such as increased interest deductions for student loans, relief from the "marriage penalty" and an expanded child tax credit. For complete details on these changes to the Federal Tax Code, be sure to contact your tax advisor. And, to learn more about how they may affect your financial future, please write in care of Morgan Stanley, Attn: Jeffrey Won 455 Capitol Mall Ste 115 Sacramento Ca 95814

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## ASIAN PEACE OFFICERS ASSOCIATION

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**Sacramento, CA 95822**  
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