



February 2010
Chi Am Circle Club



Community Service in the Bay Area since 1965

P. O. Box 2756, Cupertino CA 95014 www.chi-am.org

Presidents' Message:

Dear Chi Am Ladies,

Another year has begun, and this is the second month into the New Year. Aren't we fortunate in being Asians or have some connection to Asians. We are able to celebrate a New Year twice. I am referring to the Lunar New Year, the Year of the Tiger, which is on February 14th. Isn't it a coincidence that this falls on Valentine's Day? Who is the "tiger" in your family?

We had a very good turnout for our Membership Tea. This year, the Tea was held in January instead of February. The Board felt that, encouraging ladies to join in the beginning of the year, may give these new members a better chance of participating in all the programs for the calendar year. The new members that join will be able to participate in our Taste and Tell event that has been changed to February. Taste and Tell is one of the more popular programs for the year, because Chi Am ladies like to display their culinary skills and eat.

The Membership Tea is traditionally hosted by Chi Am Circle Board of Directors under the leadership of our 1st Vice President, which for 2010, is Bev Harada. Thank you. Bev and the Board for a job well done!

The programs chairs, Helen Yamauchi and Mabel Lai, have already started on the 2010 programs. Being such dedicated members, they have been planning the programs since the end of 2009. Look into the newsletter, and you will find some of the programs that have been planned. Helen and Mabel are opened to any suggestions. Just send them an email regarding some interesting programs that may be beneficial to Chi Am members.

Gerrye Wong and Wendy Fong are busily working on the Scholarship Dinner which is to take place on Friday, May 14th. However, if we are to have a dinner, we must have recipients for the scholarships

that are to be awarded that night. Working so diligently to find the most qualified students for Chi Am Circle scholarships is Rose Tokugawa, chair of this important committee, the scholarship selection committee. Rose and her committee will be very consumed from now until May 14th to commence the process of reaching to the students, assembling the data from applications received, reading and making the final decision, informing the winners, and then inviting the winners to the scholarship dinner.

To outreach to the community, Chi Am Circle will be co sponsoring the February 20th Hakone Garden's festival celebrating the Lunar New Year. Please see the flyer in this newsletter for details.

Chi Am Circle is still waiting to hear from Friends of Children with Special Needs' Board of Directors to give the club a time and place for the presentation of Chi Am Circle's donation. FCSN will be launching a vocational training program for older children and young adults in Santa Clara County. Chi Am Circle will be contributing a large portion of the seed money towards FCSN's new project.

We hope that all of you will continue reading and contributing to the newsletter. Let's hear from all of you with a one liner to be put into a section of "What is happening with Chi Am Members?" Also, if you need transportation to any of the Chi Am Circle events, please contact me by email: srseng@yahoo.com or phone: 650 948 7990.

A Very Happy and Healthy 4708, the Year of the Tiger!

Warmest regards,
Sylvia

2010 Chi Am Board Meeting
Tuesday, Feb 9, 6:30pm
Sylvia Eng's house
188 Los Altos Avenue
650 948 7990
Bring a light snack for sharing
Drinks will be provided

 **UPCOMING EVENTS!!**

Hakone Year of the Tiger Festival

Saturday, Feb. 20, 2010
12pm – 4pm
Hakone Garden
21000 Big Basin Way Saratoga, 95070

Taste and Tell

Saturday, Feb. 27, 2010
11:30am-2:30pm
Self Help for the Elderly (Kwok Yuen Assisted Living)
1050 St Elizabeth Drive, San Jose
Phone: 408/961-7073

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**What is happening with our members?**

Hi folks,

Our creative president thought it would be a good idea if everyone can send ONE or TWO line statements about what’s happening or interesting that they are doing. It’s like writing on Facebook, but you don’t have to monitor it every day. So recently:

- The club sends their warm wishes to Wahnito Woo for a speedy recovery
- Diana Chan has cooking demonstrations, tasting, and book events at:
  - Saratoga Library on Wed, Feb 3rd, 10-11am, 13650 Saratoga Ave
  - Hakone Gardens on Sat Feb 20th, early afternoon 12000 Big Basin Way, Saratoga
  - Chinese Cultural Center in SF on March 13<sup>th</sup>, 11am, Hilton Hotel, 750 Kearney St., SF.
  - Book presentation at the ACCT, the Chinese New Year Celebration Dinner on Sat , Feb 6th at China Stix Restaurant in Santa Clara, 2110 El Camino Real, Santa Clara. \$32 per person for table of 10 or \$37 per person
- Carpool Contacts:
  - o Sylvia Eng: (650) 948-7990, [srseng@yahoo.com](mailto:srseng@yahoo.com)
  - o Marichu Scanlon: (408) 712-9422, [moiramom@yahoo.com](mailto:moiramom@yahoo.com)

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Taste and Tell

Come spend a fun afternoon at Self Help for the Elderly with Chi-Am "Taste-N-Tell". Please bring an entrée or salad dish to share. Our committee will furnish the dessert. Servings should be for 10-12 people. Come in your Chinese or Asian attire if you like.

Committee Chair: **Carolyn Jow**

Committee Members: **Virginia Bakken, Diana Chan, Wanda Ching, Ruby Fong, Evelyn Gate, Coleen Gee, Julie Ho, Sandy Joe, Aimee Leung, Marichu Scanlon, Mabel Seid Christine Tom, Wahnita Woo**

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**Scholarship Selection Committee Sign-ups**

Sign ups for the Scholarship Selection Committee are under way. If you are interested in participating in the selection of scholarship award recipients and related activities, please send an email to [ScholarshipApp@Chi-Am.org](mailto:ScholarshipApp@Chi-Am.org). Our first meeting will be in late February.

Thanks! Rose

**Hakone Year of the Tiger Festival**

Chi Am is co-hosting the Hakone Year of the Tiger Festival on Saturday, February 20th from noon till 4:00pm. If you'd like to help volunteer for this worthwhile event, please contact Bev Harada at [beharada@gmail.com](mailto:beharada@gmail.com) or call her at (408) 314-2864. The other hosts are the Chinese Historical Society of America. U.S. Chinese Women Cultural Organization. and the Chinese Women's Club of Santa Clara Valley, in addition to Hakone Foundation.

The purpose of Hakone's annual Lunar New Year celebration is to promote a deeper understanding and appreciation of Chinese History and Culture and to strengthen the bridge of friendship and ties between the citizens of China and America.

Our Year of the Tiger Festival and Celebration will include

- Lion Dance and Chinese Opera (Beijing)
- Traditional Storyteller in costume
- Cooking demonstration by Chi Am's Diana Chan with Mabel Lai assisting
- Erhu performance
- Gu Zheng performance
- Chinese Youth singing ensemble
- Lunar New Year traditional flower arranging
- Tai Chi demonstration by a renowned Tai Chi Master

(Additional program possibilities include:

- Chinese Calligraphy

Please put this on your calendar! Come either as a Chi Am volunteer or as a guest. Please sign up to help for this wonderful community event using this link to our website:

Submitted by Bev Harada, 1st VP

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Don't Forget to Use GoodSearch.com for your Internet Searches

GoodSearch.com is an internet search engine except that it pays us every time we use it. Yes, one cent goes to Chi Am for every search that is done as long as Chi Am is the designated recipient - it is that simple! One cent may not seem like much, but if every member did only 2 internet searches per day on GoodSearch.com, we earn \$730 a year!

To give it a try, follow these steps:

1. Go to GoodSearch.com
2. In the box that says, 'enter your charity here...', type in **Chi Am Circle** and click verify
3. Type in the information for your search in the Search box
4. Click the "Search" button

You have made one cent for Chi Am!

Remember to designate Chi Am as the recipient every time you do an internet search on this website. The more you use this site, the more Chi Am will earn for our service fund. So please spread the word to your friends and family! You can also download the toolbar so that you don't have to go to the website every time to do a search. For more information, go to:

<http://www.goodsearch.com>

Volunteer opportunities at the Chinese American Historical Museum

The Chinese American Historical Museum (CAHM) in the 2 story replica Ng Shing Gung building at History Park San Jose in Kelly Park is the shining jewel of the History Park. The Chinese Historical and Cultural Project of Santa Clara County (CHCP) with many Asian supporting organizations raised the funds, built and planned the exhibits of the museum, and gifted the building and its contents to the City of San Jose and its communities. The Museum displays the historical and cultural elements of the Chinese with special reference to the 5 Chinatowns of San Jose, 1850-1940's. Original artifacts from the 1888 Ng Shing Gung Temple are highlights of the upper level displays.

CAHM can only be visited on weekend days when volunteers, acting as docents/custodians open its doors! Thousands of visitors come to see the Museum each year. Many are from other parts of the world. We are constantly pleased by visitors' comments as to the beauty and design of the many exhibits.

CHCP opens the Museum on the 3rd Sunday of each month. The goal is to open the Museum consistently on the 3rd weekend (Saturday and Sunday) of each month and on other special History Park weekend events with available docent volunteers. CAHM is a great venue to share Chinese and Chinese American history and culture as well as learn from the visitors of their local and personal Chinese experiences.

Docents work in pairs or threes. Saturday and Sunday hours are from 11:00 AM to 4:00 PM. Docent shifts are full or 1/2 day. The History Park gates close at 5:00 PM. Training information is provided by CHCP. Volunteers are encouraged to go through a trial period of training. Appropriate dress may include Chinese-themed clothing you may already own.

Please consider this unique, fun and learning opportunity! Contact Brenda Hee Wong, Chi-Am sister and CHCP Director, for more information or to volunteer. Brenda - bjhwong@yahoo.com or 408-946-4015 (home).

**Community Outreach - Sunnyvale Fish
First collection - Taste N Tell**

In 2010, Chi Am's Community Outreach Program supports Sunnyvale Fish, a local non-profit organization that serves the homeless and low income families. Sunnyvale Fish accepts clothing (men, women, and children), household utensils, sleeping bags, linens, blankets, toiletries, etc. They don't have to be fancy but should be usable. Sunnyvale Fish distributes food bags also. Any non-perishable food items are accepted, such as canned food, spaghetti, rice, beans, jam, cereal, powdered milk, etc. For more information please go to <http://www.sunnyvalefish.org>

Our first scheduled collection is at the Taste N Tell, Saturday Feb 27 at Self Help for the Elderly. Please bring your contributions to the event and the Community Outreach Program committee members will collect them and deliver to Sunnyvale Fish.

The Community Outreach Program is looking for committee members. If you are interested in joining us, please send an email to CommunityOutreach@chiamcircle.org to let me know.

Thank you!
Submitted by Jenny Leung, Chair
Committee members: Jennie Hong, Muriel Kao

Chi Am Circle featured in Asian Week Magazine!!!

Chi Am Circle Begins Scholarship Program,
Asian Week Magazine, January 28, 2010
<http://www.asianweek.com/2010/01/28/chi-am-circle-begins-scholarship-program/>

For over 25 years, the Chi Am Circle, an Asian American women's club in Santa Clara Valley, has invested in the future by awarding scholarships to local high school seniors and community college students of Asian American descent who demonstrate academic excellence as well as involvement in the school and community. Scholarships are awarded for merit and service as well as financial need, according to Rose Tokugawa, chairwoman of the Scholarship Selection Committee.

In 2009, Chi Am Circle received more than 100 applications and honored 27 scholarships to needy and deserving high school students with \$40,000 scholarship grants, due to the generosity of individual donors as well as through the Chi Am Circle's Service Fund. At the May Award banquet held before almost 200 students and families, Chi Am members and guests, several of the recipients mentioned that they would not have been able to go to college if it had not been for their Chi Am grant. For some, they were proud to point out they would be the first in their families to have the opportunity to attend college.

Chi Am Circle welcomes any interested persons wishing to encourage our leaders of tomorrow to join their Chi Am Circle of Sponsors Scholarship Program. As Second Vice President Paulette Young Curby said, "we believe that together we can make a difference by honoring the students of today, as they become the leaders of tomorrow. Chi Am Circle is grateful for past support and would welcome any donations or personal grants of any sum, and would be guided by the donor's request that their scholarship grant go towards a worthy student for academic excellence or for need."

Chi Am Circle is a 501c (3) tax-exempt organization which makes all donations tax deductible.

All scholarship grants will be awarded at the Chi Am Circle Awards Dinner, May 14, 2010 at the China

Stix Restaurant with all scholarship winners present to tell the audience of their future plans at respective colleges. Dinner Co Chairs Gerrye Wong and Wendy Fong said, "It is always heartwarming to see how grateful and happy the students are to be honored for their hard work at school and community involvement. Excerpts are often read from their entry essays, which traditionally tell their feelings about growing up Asian American. As a volunteer organization, we proudly explain that 100% of the donations go to the scholarship recipients. We welcome all to come and support these fine students."

Rose Tokugawa, Selection Committee Chairperson, adds, "Every one of our applicants is deserving, and we hope community members will step forth to enable us to honor many more of these students than in the past. Last year, it broke our hearts that we were only able to select 27 out of the over 100 applicants who wrote to us as they were all deserving and primarily all showed over 4.0 grade point averages.

In the past years, Chi Am Circle has awarded up to \$20,000 in grants from their Service Fund. It is with individual sponsors joining the donor ranks in the past 5 years that this project has been able to award up to \$40,000 to deserving students, as it did in 2009. Sponsorship levels range from Friends of Chi Am \$100 to Platinum Level \$3000. Checks and stock donations are welcome. All donors, corporate, business or personal, receive acknowledgment ad space in the annual Chi Am Circle directory.

More information or donations can be made on-line at www.chiamcircle.org. Checks may be payable to Chi Am Circle and sent to Chi Am Sponsorship, P.O. Box 2756, Cupertino, CA 95014. Any donations and inquiries may be directed to Pauline Curby, pcurby@sbcglobal.net by March 15.

Chi Am Circle is a non profit Asian American women's organization established in 1965. Chi Am is built on a foundation of friendship with a mission of service in the community. Their community projects are diverse and affect a broad range of the community. Chi Am Circle values education. Over the past 25 years, Chi Am has given hundreds of scholarships to outstanding high school and community college students throughout Santa Clara County.

Written by Gerrye Wong

New "Move Over" law - If you didn't know about this before, you do now!!!

In California , the "Move-over" law become operative on January 1, 2010.
<http://www.dot.ca.gov/hq/paffairs/news/pressrel/09pr23.htm>

Important Law to Share:

I wanted to let my Medlock Bridge neighbors know about the CA move over law. My son got a ticket on Pleasant Hill coming back from Wal-Mart. A Duluth police car (turned out it was 2 police cars) was on the side of the road giving a ticket to someone else. My son slowed down to pass but did not move into the other lane. The second police car immediately pulled him over and gave him a ticket. My son and I had never heard of the law. It is a fairly new law that states if any emergency vehicle is on the side of the road, if you are able, you are to move into the far lane.

The cost of the ticket was \$754, with 3 points on your license and a mandatory court appearance.

Please let everyone you know that drives about this new law.

This is true (see details at <http://www.moveoveramerica.com/>). It states that except two states, all the other US states (even Canada) enacted similar kind of law.

Submitted by Wendy Fong
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**And now... a word from the Sponsorship Committee**

**SCHOLARSHIP SPONSORSHIP DONATION**

Chi Am Circle is looking to make 2010 another successful year to reach out to our members, friends, family, and businesses to support Chi Am Circle's signature Scholarship Award Program. The Program will continue to help those high

achieving area high school and community college students with financial support.

In 2009, Chi Am received more than 100 applications and was able to honor and award 27 scholarships to needy and deserving high school students in Santa Clara Valley with \$40,000 scholarship grants due to the generosity of individual donors, as well as the Chi Am Circle's Service Fund. Several of the recipients mentioned that they would not have had the opportunity to go to college if it had not been for their Chi Am scholarship, and for some, they were the first in their families to attend college.

Sponsorship at any level will be appreciated. You can be assured that 100% of your donation will go towards your choice of either scholarship or our service fund which supports our community service projects.

Please help invest in our future—the youth of today for they will be our leaders of tomorrow, and spread the word to friends, family and businesses. We also welcome stock donations.

Checks can be made payable to Chi Am Circle and mailed to:  
Chi Am Sponsorship  
P.O. Box 2756  
Cupertino, CA 95014

For convenience, on-line donations can be made via our website at [www.chiamcircle.org](http://www.chiamcircle.org)

All donations to Chi Am are tax-deductible as we are a 501©(3) non-profit organization.

For further questions, please call Paulette Young Curby at 408-507-4909 or email at [pcurby@sbcglobal.net](mailto:pcurby@sbcglobal.net)

## Sponsorship Levels

- Friends of Chi Am**                    **\$100 - \$499**
- Acknowledgement ad (2" x 3.5") in our annual directory
  - Acknowledgement in our Scholarship Dinner Program

- Jade Level**                                **\$500 +**
- Full page ad in our annual directory
  - Acknowledgement ad (2" x 3.5") in our Scholarship Dinner Program

- Gold Level**                                **\$1000 +**
- All the benefits of the Jade Level plus:
- Co-sponsorship and presentation of a scholarship in your family or company name or in honor of an individual
  - Determination of the criteria for your scholarship recipient

- Platinum Level**                            **\$3000 +**
- All the benefits of the Gold Level plus:
- Full sponsorship and presentation of multiple scholarships in your family or company name or in honor of an individual

Donations are tax deductible to the extent allowed by law. To give a scholarship for the current year, please submit your donation by March 31, 2010.

Donations can also be done on-line at [www.chiamcircle.org](http://www.chiamcircle.org)

## Please Become a Chi Am Sponsor

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**City & Zip:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

**Email:** \_\_\_\_\_

**Business** \_\_\_\_\_

(If applicable) \_\_\_\_\_

|                     |  |
|---------------------|--|
| Friends \$100-\$499 |  |
| Jade \$500+         |  |
| Gold \$1000+        |  |
| Platinum \$3000+    |  |

How would like your donation to be used?  
 Scholarships    Service Projects

Gold and Platinum Level Sponsors, please indicate the name for your scholarship: \_\_\_\_\_

Gold and Platinum Sponsors: On a separate paper, please indicate the selection criteria for the recipient of your scholarship.

**Please make check payable to "Chi Am Circle". Send it and this form to:**  
**Chi Am Sponsorship**  
**P.O. Box 2756**  
**Cupertino, CA 95014**

Stock donations are accepted at the Gold and Platinum Levels. Please contact [info@chiamcircle.org](mailto:info@chiamcircle.org) to donate stock.

Chi Am Circle is a 501c(3) tax-exempt organization. Donations are tax-deductible to the extent allowed by law.  
 Tax ID Number 77-0413216

Email your ads and for any questions to [pcurby@sbcglobal.net](mailto:pcurby@sbcglobal.net) by **March 31, 2010.**

**Your Chi Am Sponsorship is appreciated!**

Please fill out, detach and mail to: Chi Am Sponsorship, P.O. Box 2756, Cupertino, CA 95014.

## 2010 Membership Tea

Our annual Membership Tea was wonderful this year. We had 52 in attendance and about 10-12 guests attend. Several guests signed up on the spot! Thank you to all who came and to those who brought guests.

Our wonderful Board provided the delicious luncheon - Carrot/nut bread, Spinach/bacon rolls, egg rolls, finger sandwiches, salads, fruit salads, quiche, delicious desserts and more.

I'd like to mention one of our new board members who is a relatively new member to Chi Am - Paulette Curby. We are fortunate to have newer members join our board. [You may recognize Paulette - she was a model, and her daughter Malia wore the Project Runway gown at our Fashion Show.] Paulette is our 2nd VP in charge of Sponsorship. She gave a wonderful explanation of the Sponsorship program and graciously encouraged the club to continue to give where able, to support our fine Service projects, in particular the Scholarship program.

Our year's programs were described by Helen Yamauchi and Mabel Lai. They are shaking things up a bit by moving our meetings to the weekend, responding to popular demand that more members will be able to attend if they are held during the day on the weekends. It proves to be an exciting year for Chi Am.

And kudos goes out to Jenny Leung, our webmaster. We all know our website is beautiful, but now we know two ladies who found Chi Am by surfing on the web. They came across our website, became interested in our club, and contacted us and were invited to the Tea. They were both very impressed with Chi Am, and we hope both of them become new members!

Our Membership Tea is a chance to get back together in the New Year and chat with new and old friends. It was definitely a well-attended event to start the year off well!

Thank you all who attended, and hope to see you all at our next events!

Submitted by Bev Harada, 1st VP

Photos taken by Wanda Ching.







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Take Advantage of the ROTH IRA Conversion in 2010 but Proceed Cautiously

Dear Chi-Am Club Ladies,

Starting January 1, 2010, new tax rules give more people access to a ROTH IRA – one of the most effective vehicles to accumulate money for retirement or heirs.

To understand why, here is a brief IRA primer: Most people know the old-fashioned IRA. It offers a tax deduction for deposits and tax-deferred gains. You have to take your first required minimum distributions by April 1 of the year following the year in which you turn 70 ½ years old. You pay ordinary income taxes when you retire and withdraw the money. If you leave the account to heirs, their required withdrawals would be taxed as ordinary income as well.

In contrast, a ROTH IRA offers many advantages over a traditional IRA. With a ROTH IRA:

1. Your contributions are made with after-tax money. Therefore, all your future withdrawals will be tax-free if a ROTH IRA account has been opened for 5 years.
2. You would never be required to make any required minimum distributions when you turn 70 ½ years old.

3. If you wind up passing along a ROTH IRA account to an heir, he or she would be required to make withdrawals each year, but those distributions generally would be tax-free as well.

ROTH IRAs offer great benefits but they are currently off-limits to many people due to income limitations. Furthermore, individuals with AGI more than \$100,000 and married taxpayers who file separate returns are barred from moving assets held in traditional IRAs into ROTH IRAs.

However, starting January 1st, Uncle Sam permanently eliminates both the income and filing-status restrictions on transferring money from a traditional IRA to a ROTH – a procedure known as converting. ROTH IRA Conversions will give many individuals a back-door way to obtain the benefits of ROTH IRAs. With a special deal in 2010, you can even choose to report the converting amount on your 2010 income tax returns, or equally spread the amount across your 2011 and 2012 returns.

Sounds great? Still, there are many important factors to consider before pulling the trigger. Ill-planned conversions can trigger unintended tax traps and financial problems. Here are some of the traps that you may need to be aware of:

1. Medicare costs and Social Security taxation – ROTH IRA converting amount is counted as your taxable income in your tax returns. With this additional income, you could pay higher Medicare premiums or have your Social Security payments taxed.
2. Financial aid loss – ROTH conversions could cause a spike in income for the year or years where the income is included. This could cause a loss of valuable financial aid when your kid(s) apply for college(s).
3. Partial conversions involving after-tax money – When you have after-tax money in an IRA, you can't isolate the after-tax amounts and convert them tax-free while keeping the remaining pre-tax dollars in the traditional IRA. You have to calculate your "basis" to estimate the potential tax bill.
4. RMDs must be taken first – Required minimum distributions (RMDs) must be withdrawn first, then the remaining IRA balance can be converted to ROTH IRA.
5. Non-spouse beneficiaries can't convert inherited IRAs – a Non-spouse beneficiary who inherits an IRA can't convert it to an inherited ROTH IRA.
6. Tax payments from an IRA – If you use some of money in an IRA to pay the conversion tax, that money is not actually converted to the ROTH, so they are subject to the 10% penalty and income tax. It's ideal to pay conversion tax from a source other than your IRAs.

There are many more traps awaiting the uninformed. Before you determine to make conversions, it's wise to crunch numbers to address all tax and planning details – preferably with a professional who knows what he/she is doing. Sierra Pacific Financial Advisors offers sophisticated planning systems on ROTH IRA conversions. We would be happy to help Chi-Am Club ladies make a smart decision on conversions. Please feel free to contact us at (510) 438-6878 to schedule a consultation.

Sincerely,

Janet Wan, CFP
Sierra Pacific Financial Advisors
19925 Stevenson Creek Blvd.
Cupertino, CA 95014
Tel: (510) 438-6878
Email: jwan@sierrapfa.com