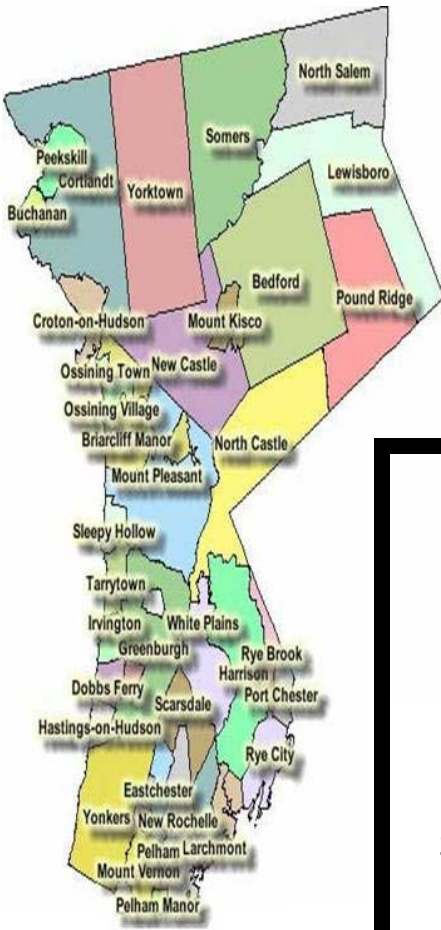


Westchester Chapter E-Newsletter

April 2015



OUR ANNUAL SCHOLARSHIP DRIVE IS CONTINUING PLEASE ALERT HS SENIORS AND YOUR GUIDANCE DEPARTMENTS!

This year, we are again offering scholarships to provide financial assistance to deserving high school seniors who plan to enter the accounting profession.

Scholarships of \$1,000.00 will be awarded to each selected student. All Westchester high school seniors with an interest in pursuing a career in accounting are eligible.

An application form (which includes an essay) plus recommendations and transcripts must be submitted to be considered for a scholarship.

The deadline for submission is April 30th, 2015.

All guidance counselors and high schools are being contacted but please let me know if you need the forms to be sent to a specific individual.

Mark Leeds

**Past President-Westchester Chapter
Chair-Scholarship Committee**

mleeds@winprop.com

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From Chapter President William Zeboris...

Dear Westchester Chapter Members,

Down The Stretch They Come

Certain expressions become part of our everyday lexicon. Dave Johnson is best known for his horse race calls which always include “and down the stretch they come” as the horses make their way around the final turn and head for the finish line.

Accountants, like horses, all have different styles. There are different types of race horses and by extension accountants:

- The Rabbit - a faster starter who breaks out of the gate and tries to set the pace for the balance of the field.
- The Closer - a slower starter who loves to come from behind.

Fortunately for us accountants, it doesn't matter how fast we move or what style we choose as long as we cross the finish line before April 15th. Accomplish that goal and we all finish in the money.

Good luck the next few weeks. The finish line is in sight!

Regards,
Bill

William Zeboris can be reached at: 914-949-2990 x3372
or by email at: wzeboris@citrincooperman.com



**Don't Miss Our Upcoming:
ALLIED PROFESSIONALS NETWORKING
BREAKFAST MEETING!**

When: Tuesday, April 28th, 2015

Location: Doral Arrowwood, 975 Anderson Hill Rd, Rye Brook, NY 10573

Time: 7:30 a.m. - 9:30 a.m.

Cost: \$35

Staci Cohen, president and founder of Co-Communications,
will be speaking about public relations and
marketing issues for professional firms in Westchester

Contact Amy Amodio for more information and/or to register:

rale@ecker-law.com or 914-273-0777

**PLEASE JOIN US AT THE
MARCH OF DIMES WALK FOR BABIES**

When: April 26, 2015 **Time:** 9:00 a.m.

Where: Saxon Woods Pool, 1800 Mamaroneck Ave, White Plains, NY

Every day, thousands of babies are born too soon, too small and often very sick.
Our team is walking in March for Babies because we want to do something about this.
I know you care, too. That's why I'm asking you to join us.

It's easy, just click on this link and join our team:

https://www.marchforbabies.org/march/s_team_page.asp?SeID=2217187&

If you can't walk with us, please help by donating to our team. You can do so by
clicking on the link above. Thank you for helping us give all babies a healthy start!

The mission of March of Dimes is to improve the health of babies by preventing birth
defects, premature birth and infant mortality.

**THE WESTCHESTER CHAPTER PRESENTS:
THE ANNUAL PRESIDENT'S DINNER
RECEPTION**

Honoring Chapters 2014-2015 President
WILLIAM ZEBORIS



And
Welcoming in Chapter's incoming president
MICHELE LAZZARA



Thursday, May 28, 2015
Willow Ridge Country Club, 123 North Street, Harrison, NY
6:00 p.m. - 9:00 p.m.
Cocktail Reception begins at 6:00 p.m

Cost: \$65 per person

For more information and/or to register contact:
Marlena Di Carmine at mdicarmine@citrincooperman.com or 914-949-2990 ext. 3379

JOIN US AT THE ACCOUNTANTS IN INDUSTRY COMMITTEE WEDNESDAY MAY 20, 2015

Maximizing the Benefits Available from the Social Security System

We welcome our speaker, Bernard Rosen., a public affairs specialist for the Social Security Administration. As such, he is responsible for educating and informing people from Staten Island, Manhattan, the Bronx, and through the lower Hudson Valley about the fundamentals of a program that has played a profound role in the social and economic development of our country. Mr. Rosen started working for SSA as a claims representative in 1974 and then became a field representative in 1980. He was then promoted to his present position as public affairs specialist in 1998. Mr. Rosen earned a BA degree in political science from Lehman College in 1969.

This seminar will educate CPAs on ways to advise their clients on maximizing the benefits available to them from the Social Security system.

Attendees will learn such concepts as “full retirement age”, reduced benefits vs. full benefits, delayed retirement credits and various retirement strategies.

Attendees will be shown the following:

The new "My Social Security" site: www.socialsecurity.gov/myaccount.

The Social Security Retirement Planner: <http://www.ssa.gov/retire2/>.

How to find out what their full retirement age: <http://www.ssa.gov/retire2/agereduction.htm>.

How to calculate their life expectancy: <http://www.ssa.gov/planners/lifeexpectancy.htm>.

How monthly benefits differ based on when they elect to begin benefits: <http://www.ssa.gov/pubs/10147.html#a0=1>.

The concept of “When is the best age to start your benefits?”: <http://www.ssa.gov/retire2/otherthings.htm>.

Online applications for Social Security retirement, spouse’s, disability, and Medicare only benefits.

Information about Medicare: <http://www.ssa.gov/pgm/medicare.htm>.

How to work with the Retirement Estimator, which gives estimates based on one’s actual Social Security earnings record using different scenarios: <http://www.ssa.gov/estimator/>.

The frequently asked questions: <http://ssa-custhelp.ssa.gov/>.

The **Compassionate Allowances** program - fast tracking benefits: <http://www.ssa.gov/compassionateallowances/>.

**PLEASE JOIN US IN THE 3RD FLOOR CONFERENCE CENTER OF SKADDEN ARPS
AT 360 HAMILTON AVENUE IN WHITE PLAINS FROM 7:45 TO 9 AM**

Learn and Earn 1 CPE credit. Under the new Accountancy law all CPAs in industry are subject to the CPE regulations. - Course Number **29116506**.

Bring a colleague. We provide the coffee and conversation to wake up your brain. We would like to thank our sponsor, Lisa Esteves, Controller, Skadden Arps Slate Meagher & Flom LLP for the use of their conference center.

Contact Michael Herz, michaelbherz@gmail.com or Deborah Rubin, drubin@lepatner.com for further information.

THE WESTCHESTER CHAPTER PRESENTS:

**THE ESTATE PLANNING COMMITTEE'S
15TH ANNUAL TAX, ESTATE AND FINANCIAL
PLANNING CONFERENCE**

When: Monday, May 4th, 2015

Location: Westchester Hilton, 699 Westchester Ave, Rye Brook, NY

Time: 9:00 a.m.

Contact Amy Amodeo for more information and/or to register:

rale@ecker-law.com or 914-273-0777

MARK YOUR CALENDARS:



The NYSSCPA Miniature Golf Tournament
Wednesday, April 22nd, 2015 (6-8p.m.)

The NYSSCPA Kan Jam Tournament
Wednesday, May 6th, 2015 (6-8p.m.)



Locations TBD - Stay Tuned!

DON'T MISS THESE FUN EVENTS!

NYS SOCIETY OF CPA'S - WESTCHESTER CHAPTER

Announces

THE ANNUAL GOLF OUTING EVENT

MONDAY, June 8th, 2015

WILLOW RIDGE COUNTRY CLUB

123 North Street – Harrison, NY (914) 967-6161

PAYMENT RECEIVED PRIOR TO DECEMBER 31ST, 2014 - \$300

PAYMENT RECEIVED PRIOR TO FEBRUARY 15TH, 2015 - \$325

SPONSORSHIPS:

Lunch, Golf, Cocktail Hour, Buffet & Dessert* \$350


Cocktail Hour, Buffet and Dessert Only \$150


LIMITED GOLD SPONSORSHIP: \$1,850 includes
♦ Sign near tee box area that company sponsored the hole
♦ Table at registration desk
♦ Reserved tables at cocktail hour and dinner
♦ Recognition at dinner
♦ Lunch, golf, drinks and dinner for one


Hole Sponsorship - \$150


* Includes greens fees, forecaddie, cart, and driving range

***** RESERVE EARLY – THIS EVENT WILL GET CLOSED OUT! *****


 Line up your foursome with CPAs, clients, bankers, lawyers, etc. If you can't complete a foursome, we will do it for you.

 The day begins with **sign-in/registration/brunch at 11:00 am, followed by a shotgun start at 12:30 pm.** Cocktail "hour" and hors d'oeuvres will begin at **approximately 5:30 pm** with open bar. Prizes will be awarded during buffet dinner.
ALL PRO SHOP CERTIFICATES MUST BE REDEEMED THAT EVENING.

 Our members, attorneys, bankers, and friends have contributed prizes. We thank them for their contributions.

 Clients, spouses and others are welcome to attend!

 Make your reservations early. I look forward to seeing you.

 Rain or Shine! * No Refunds

Jeff Schwartz, Chairman

Westchester Chapter Golf Outing – June 8th, 2015

Name (please print) _____

Office Telephone Number _____

Firm Name and address _____

E-mail Address: _____

I want to play in a scramble format (OR BELOW)

I want to play my own ball

Dinner Only

Please put me in a foursome. My handicap is _____.

I have arranged my foursome (Please list other 3 names) _____

_____ _____

My check for \$ _____ is enclosed.



Send check payable to "NYSSCPA – Westchester Chapter" to:

Stanton and Leone

1025 Westchester Avenue – Suite 301

White Plains, NY 10604

Att'n: Jeffrey A. Schwartz, CPA

Telephone (914) 286-6908

E-Mail: jeff@stantonandleone.com

2015 CALENDAR

<u>Date</u>	<u>Program/Activity/Event</u>	<u>Time</u>
04/22/15	NYSSCPA Miniature Golf Tournament	TBD
04/26/15	March of Dimes Walk For Babies	9:00 a.m.
04/28/15	Allied Professionals Networking Breakfast	7:30 a.m. - 9:30 a.m.
05/04/15	Estate Planning Conference	All Day
05/06/15	NYSSCPA Kan Jam Tournament	TBD
05/20/15	Accountants In Industry CPE Session	7:45 a.m. - 9:00 a.m.
05/28/15	President's Dinner Reception	6:00 p.m. - 9:00 p.m.
06/08/15	Golf Outing Event	TBD

<u>Newsletter Committee</u>	<u>Phone</u>	<u>E-Mail</u>
Licia Vizcarra	(914) 997-7724	Licia.Vizcarra@cmcensullocpa.com
William Zeboris	(914) 949-2990	wzeboris@citrincooperman.com

(E-mail submissions to the newsletter committee no later than the 10th day of the month prior to publication.)

For ALL Newsletter Mailing Issues - Use This Form or Call (212)719-8333

CPA Certificate No. /_/_/_/_/_/_/_/_/_/_

Name: (Last, First, Middle Initial)

Firm Name _____

Firm Address _____

City, State, Zip _____

Business Phone () _____

CPA Certificate No. /_/_/_/_/_/_/_/_/_/_

Name: (Last, First, Middle Initial)

Firm Name _____

Firm Address _____

City, State, Zip _____

Business Phone () _____

Return this form to: Membership Dept., NYSSCPA, 14 Wall St, 19th Floor, New York, NY 10005

FUTURE BOARD MEETINGS 2015

(Board Meetings are generally the 3rd Thursday Morning of the month. Exceptions are noted)

04/23/15 @ 8:00 a.m. (Conference Call)

Lookout for the call information e-mail

NEXT NEWSLETTER - MAY 2015



***WELCOME SPRING!
HAPPY APRIL 15TH TAX DEADLINE!***



Mortgage Rate Protection



If mortgage rates drop, you can lower yours at no charge!

citibank

If you've been waiting to purchase or refinance a home because you thought rates might go even lower, you don't have to wait any longer! With Mortgage Rate Protection from Citibank, you can apply for a new mortgage today. If our rates go down in the next three years, you can lower your rate at no charge¹.

Please see important terms & conditions below.

- Competitive mortgage rates today, with protection if our mortgage rates decrease in the future
- Rate protection for 3 years
- Expert advice and help throughout the process

Contact Us

Important Conditions:

For Citibank first mortgage loan applications registered July 23, 2011 through December 31, 2015. Offer not applicable on Home Equity Loans or Lines of Credit.

1. Your eligibility in the program will be determined at the time you apply for a first mortgage loan on a specific property with your Mortgage Consultant.

2. You must have a Citibank deposit account before closing. Prior to closing, we will verify that you have a Citibank deposit account. This can be an existing account or a new account.

3. In addition, we will require you to establish direct debit for mortgage payments from a deposit account.

Both conforming and jumbo loan amounts are allowed for this program.

Program Parameters:

1) The "Rate Protection Conversion Index," which is based on the Citibank par rate, must fall more than one quarter of one percentage point (0.25%) from the Rate Protection Conversion Index in effect as of the date the Note rate was locked.

2) You must notify Citibank to exercise the Rate Protection Option.

3) Mortgage cannot be in default under the Note or the Security Instrument.

4) You must provide or complete any documents the Note Holder requires to effect the new interest rate, including, but not limited to a Loan Modification Agreement.

Terms and conditions of accounts, programs, products and services are subject to change.

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**I help clients grow their businesses.
Citibank helps me grow mine.**

With CitiBusiness® Solutions for Accounting Professionals, you gain greater efficiency for your business and personal finances so that you can focus on helping your clients grow their businesses.

Take advantage of special benefits for Accounting Professionals

For your firm's finances

- CitiBusiness® Flexible Checking with no monthly maintenance fees
- Preferred rate on CitiBusiness® Insured Money Market Account¹

For your personal finances

- Citigold,® premier personal banking, with waived monthly service fee.²

For your clients

- \$100 cash reward after they open a new business checking account³

To enroll, talk to your Citibank Business Specialist



¹ A business checking account is required to receive the preferred rate on CitiBusiness Insured Money Market Account. The entire balance in your CitiBusiness Insured Money Market Account earns the same interest rate, which is determined by the total balance in your account. You earn the preferred rate only if your total balance is less than \$5,000,000.00. Speak to your Business Specialist for full details.

² Offer applies to accounting professionals and CPAs who are owners or employees of an accounting firm that is a customer in the CitiBusiness Solutions for Accounting Professionals Program.

³ Qualifying behaviors required. See a Business Specialist for details.

Please speak with a Citibank Business Specialist for full details on the CitiBusiness Solutions for Accounting Professionals Program. Offer subject to change or termination at any time without notice, and cannot be combined. The terms, conditions and fees for accounts, products, programs and services are subject to change. All accounts and services are subject to approval.

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