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
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 Amodeo for more information and/or to register: rle@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?SelID=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
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.
- 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.
- 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: rle@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:

<table>
<thead>
<tr>
<th>Lunch, Golf, Cocktail Hour, Buffet &amp; Dessert*</th>
<th>$350</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cocktail Hour, Buffet and Dessert Only</td>
<td>$150</td>
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</tbody>
</table>

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

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

*** 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
Chapter Committees and Major Events Planning 2014-2015
The Westchester Chapter has organized the following committees for the 2014 - 2015 fiscal year. Active committee service and participation is one of the most important ways you can contribute to the profession. Please take a few minutes to review the committees listed below, and contact the Chair/Co-Chair about becoming a member for any that spark your interest. It is never too late!

We need your support and participation!!!

** ACCOUNTANTS IN INDUSTRY  
(formerly CFO Committee) - A forum for NYSSCPA members who are senior financial executives in industry (CFO’s, Controllers, VP’s of Finance), to meet and exchange ideas and knowledge. Monthly informal hour-long breakfast sessions (3rd Wed)  
Deborah Rubin, Co-Chair, drubin@lepatner.com  
Michael Herz, Co-Chair, (914) 662-2525, michaelbherz@gmail.com

** ACCOUNTING CAREERS - Make presentations to high school and college students; coordinate summer COAP Program; Administer Chapter's high school scholarship program.  
Denise Stefano, Chair (914) 674-7779, dstefano@mercy.edu

** ACCOUNTING & AUDITING PRINCIPLES - Primary focus is to discuss current accounting and auditing topics, conduct future CPA seminars and involvement in community and profession-related activities.  
Denise Stefano, Co-Chair (914) 674-7779, dstefano@mercy.edu  
Gina Goodenow, Co-Chair (914) 997-4486, ggoodenow@marchofdimes.com

** ESTATE AND FINANCIAL PLANNING -  
One of the chapter’s most active committees. Annual conference, quarterly presentations and monthly breakfast discussion groups.  
Robert L. Ecker, Co-Chair (914) 273-0777, RLE@Ecker-Law.com  
Howard Klein, Co-Chair (914) 949-2990, HKlein@citrincooperman.com

** GOLF OUTING - Help organize the annual outing. Major networking opportunity!  
Jeffrey A. Schwartz, Chair, (914) 286-6908, jeff@stantonandleone.com

** GOVERNMENT RELATIONS - Coordinate activities with the State Society and legislators. To enhance government relations within our local region.  
Barbara Bel, Chair, (914) 341-7062 bbel@odmd.com

** LOCAL PRACTITIONERS -  
To coordinate monthly programs.  
Stephen E. Franciosa, Co-Chair, sfanciosa@cpa.com  
Catherine Censullo, Co-Chair, Catherine.Censullo@emcensullocpa.com

** PROFESSIONAL & COMMUNITY OUTREACH - Join a group of Business professionals. Coordinate events during the year to promote professional and community relations.  
Howard Klein, Co-Chair (914) 949-2990, HKlein@citrincooperman.com  
Mark G. Leeds, Co-Chair (914) 468-7313, mleeds@winprop.com

** ANNUAL RECRUITMENT EVENT -  
Coordinate annual event with local colleges, students and business people.  
Michele Lazzara, Co-Chair (914) 909-3421, mlazzara@markspaneth.com  
Heather Oboda, Co-Chair (914) 949-2990 x 3382, hoboda@citrincooperman.com  
Denise Stefano, Co-Chair (914) 674-7779, dstefano@mercy.edu

** SPONSORSHIPS - Coordinate with institutions who might sponsor Chapter events.  
Mark G. Leeds, Co-Chair (914) 468-7313, mleeds@winprop.com  
Gina Linss, Co-Chair, (914) 949-2990, glinss@citrincooperman.com

** TAX - Coordinates 2 all-day tax conferences in the October/November and December months: the first on Small Business Taxes and the second on Individual Taxes. Committee also hosts monthly breakfast routable discussion/meetings.  
Doug Ruttenberg, Chair, druttenberg@odpkf.com

** YOUNG CPAs - Coordinate different events and outings during the year for Young CPAs.  
Matthew Katz, Co-Chair (914) 949-2990, mkatz@citrincooperman.com  
Edward Wells, Co-Chair: EWells@pscpafirm.com
<table>
<thead>
<tr>
<th>Date</th>
<th>Program/Activity/Event</th>
<th>Time</th>
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<tbody>
<tr>
<td>04/22/15</td>
<td>NYSSCPA Miniature Golf Tournament</td>
<td>TBD</td>
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<tr>
<td>04/26/15</td>
<td>March of Dimes Walk For Babies</td>
<td>9:00 a.m.</td>
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<tr>
<td>04/28/15</td>
<td>Allied Professionals Networking Breakfast</td>
<td>7:30 a.m. - 9:30 a.m.</td>
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<tr>
<td>05/04/15</td>
<td>Estate Planning Conference</td>
<td>All Day</td>
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<tr>
<td>05/06/15</td>
<td>NYSSCPA Kan Jam Tournament</td>
<td>TBD</td>
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<tr>
<td>05/20/15</td>
<td>Accountants In Industry CPE Session</td>
<td>7:45 a.m. - 9:00 a.m.</td>
</tr>
<tr>
<td>05/28/15</td>
<td>President’s Dinner Reception</td>
<td>6:00 p.m. - 9:00 p.m.</td>
</tr>
<tr>
<td>06/08/15</td>
<td>Golf Outing Event</td>
<td>TBD</td>
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</tbody>
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**Newsletter Committee**

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>E-Mail</th>
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<tbody>
<tr>
<td>Licia Vizcarra</td>
<td>(914) 997-7724</td>
<td><a href="mailto:Licia.Vizcarra@cmcensullocpa.com">Licia.Vizcarra@cmcensullocpa.com</a></td>
</tr>
<tr>
<td>William Zeboris</td>
<td>(914) 949-2990</td>
<td><a href="mailto:wzeboris@citrincooperman.com">wzeboris@citrincooperman.com</a></td>
</tr>
</tbody>
</table>

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

**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!**

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Mortgage Rate Protection

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

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 charge.

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 received at July 23, 2015 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:
6) The "Rate Protection Conversion Index," which is based on the Citibank per note, 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.
6a) You must notify Citibank of your exercise of the Rate Protection Options.
6b) A Mortgage cannot be modified under the Note or the Security Instrument.
6c) You must provide or complete any documentation the Note Holder requires to affect 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 Account

For your personal finances
- Citigold®, premier personal banking, with waived monthly service fee.

For your clients
- $100 cash reward after they open a new business checking account

To enroll, talk to your Citibank Business Specialist

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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.