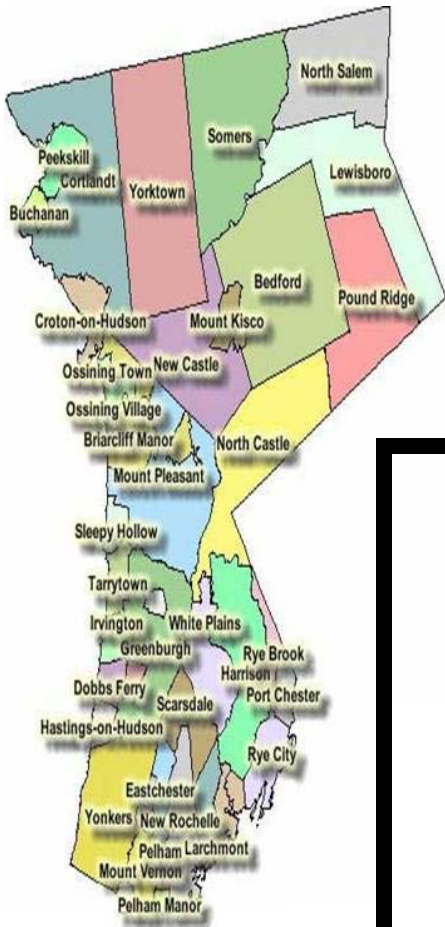




Westchester Chapter E-Newsletter

December 2015



The NYSSCPA's Westchester Chapter
Wishes you and your family:

**HAPPY HOLIDAYS & A
HEALTHY & PROSPEROUS
NEW YEAR!**

HAPPY KWANZAA!
Merry Christmas **Happy Hanukkah**
Happy Holidays

President

Michele A. Lazzara

President-Elect

Catherine M. Censullo

Vice President

Gina Goodenow

Treasurer

Michael Herz

Secretary

Heather Oboda

Past President

William Zeboris

Executive Board

Kelly Blacker

Gina Goodenow

Gwendolyn Horn

Matthew Katz

Douglas S. Ruttenberg

Jeffrey A. Schwartz

Richard Terrano

Edward Wells

Robert Winton

Committee Chairs & Co-Chairs

Catherine Censullo

Robert L. Ecker

Gina Goodenow

Michael Herz

Matthew Katz

Howard Klein

Heather Oboda

Deborah Rubin

Doug Ruttenberg

Jeffrey Schwartz

Richard Terrano

Edward Wells

Robert Winton

Chapter Representative

Denise Stefano

What's Inside

Happy Holidays	Page 1	Chapter Committee Listing	Page 5
President's Message	Page 2	2015-16 Calendar/Schedule of Events	Page 6
Accountants In Industry Events	Page 3	Citibank (offers to Chapter Members)	
Allied Professionals Networking Breakfast	Page 4		Pages 7&8
Annual Golf Outing Save the Date	Page 4		

From Chapter President Michele Lazzara...

Dear Westchester Chapter Members,

The Nominating Committee of the NYSSCPA Westchester Chapter has filed a report with the Secretary of the Chapter in accordance with the bylaws, certifying its nominations for officers and members of the Westchester Chapter Executive Board for the 2016-2017 year.

All nominees have consented to serve if elected.

The proposed slate of officers and directors:

President	Catherine Censullo - self
President-Elect	Gina Goodenow – March of Dimes
Vice President	Michael Herz – self
Treasurer	Heather Oboda – Citrin Cooperman
Secretary	Gwendolyn Horn – O'Connor Davies



Board members continuing in their 2 year terms which expire on May 31, 2018:

Robert Winton – Citrin Cooperman
Douglas Ruttenberg – O'Connor Davies
Greg Re – Martin DeCruze & Co.
Jeffrey Schwartz – Stanton & Leone LLP

Board members starting new two year terms which expire on May 31, 2017:

Edward Wells – Pellegrino & Company
Richard Terrano – Marks Paneth
Kelly Blacker – Mercy College
Matthew Katz – Citrin Cooperman

Pursuant to the bylaws, current Chapter President, Michele Lazzara, will serve on the Board as Immediate Past President.

Any additional nominations other than those recommended by the Nominating Committee must follow the following procedure:

A current Chapter member may be nominated via a formal notification to the Chapter Secretary, such nomination being duly seconded by another Chapter member, and the nominee must confirm that he or she will serve if elected.

Additionally, a member can be nominated from the floor at the Chapter election in May.

Regards,
Michele

Michele Lazzara can be reached at: 914-909-3421 or by email at: mlazzara@markspaneth.com

**NY STATE SOCIETY OF CPA'S WESTCHESTER CHAPTER
ACCOUNTANTS IN INDUSTRY COMMITTEE
SCHEDULE OF CPE SESSIONS - NOV. 2015 TO MAY 2016**

Date	Topic	Speaker	Organization
Nov. 18, 2015	Property & Casualty Insurance - Tips and Tricks	Andy Gluss	Independent Broker
Jan. 20, 2016	Current Economic Condition and Future Outlook for Westchester County	Marsha Gordon	Business Counsel of Westchester
Mar. 16, 2016	Latest Developments in Human Resources Rules and Regulations	Penny Lieberman	Jackson Lewis
Apr. 20, 2016	Protecting Assets from the Cost of Long-Term Care and Utilizing Medicaid Homecare as the First Option	Anthony Enea	Enea, Scanlon & Sirignano, LLP
May 18, 2016	The latest developments in the debt collection process	Jocelyn Nager	Frank, Frank, Goldstein & Nager, P.C.

Note: All CPE Sessions will be held at the Skadden Arps Conference Center, 360 Hamilton Ave., 3rd Fl., White Plains, NY from 7:45 a.m. to 9:15 a.m.

PLEASE JOIN US AT THE:
**THE ALLIED PROFESSIONALS NETWORKING
BREAKFAST EVENT**

When: Tuesday, January 26th

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

Time: 8:00 a.m. - 9:00 a.m.

More information to follow,
STAY TUNED!

SAVE THE DATE:

Westchester Chapter Annual Golf Outing

When: Monday, June 13th

Where: Willow Ridge Country Club
123 North St, Harrison, NY 10528

Time: All Day Event



More information to follow,
STAY TUNED!

2015-2016 CALENDAR

<u>Date</u>	<u>Program/Activity/Event</u>	<u>Time</u>
12/01/2015	Annual Tax Conference Part 2	8:30 a.m. - 5:00 p.m.
01/20/2016	Accountants In Industry Committee CPE Event	7:45 a.m. - 9:15 a.m.
01/26/2016	Allied Professionals Breakfast Event	8:00 a.m. - 9:00 a.m.
03/16/2016	Accountants In Industry Committee CPE Event	7:45 a.m. - 9:15 a.m.
04/20/2016	Accountants In Industry Committee CPE Event	7:45 a.m. - 9:15 a.m.
05/18/2016	Accountants In Industry Committee CPE Event	7:45 a.m. - 9:15 a.m.
06/13/2016	Annual Golf Outing	All Day Event

<u>Newsletter Committee</u>	<u>Phone</u>	<u>E-Mail</u>
Licia Vizcarra	(914) 997-7724	Licia.Vizcarra@cmcensullocpa.com
Michele Lazzara	(914) 909-3421	mlazzara@markspaneth.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)

12/17/2015 Conference Call

NEXT NEWSLETTER - JANUARY 2015

HAPPY HOLIDAYS!



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.

© 2011 Citibank, Citibank, N.A. Member FDIC. Citibank and Citibank with Arc Design are registered service marks of Citigroup Inc.





**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.