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

HAPPY HOLIDAYS & A HEALTHY & PROSPEROUS NEW YEAR!

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

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!
Chapter Committees and Major Events Planning 2015-2016
The Westchester Chapter has organized the following committees for the 2015 - 2016 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

** 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 bbet@odmd.com

** LOCAL PRACTITIONERS - To coordinate monthly programs.  
Stephen E. Franciosa, Co-Chair, sfranciosa@cpa.com  
Catherine Censullo, Co-Chair, Catherine.Censullo@cmccensullocpa.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.  
Richard Terrano, Co-Chair, (212) 330-6085, rterran@markspaneth.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
### 2015-2016 Calendar

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

### Newsletter Committee

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>E-Mail</th>
</tr>
</thead>
<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>Michele Lazzara</td>
<td>(914) 909-3421</td>
<td><a href="mailto:mlazzara@markspaneth.com">mlazzara@markspaneth.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)*

- **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!

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

Terms and Conditions:
- The "Rate Protection Conversion Index," which is based on the Citibank per rate, must fall more than one quarter of one percentage point (0.25%) from the Rate Protection Conversion Index in effect on the date the Rate Notice was issued.
- You must notify Citibank to exercise the Rate Protection Options.
- A Mortgage cannot be insured under the Rate or Security Instrument.
- You must provide or complete any documents to the Rate Holder to affect the new interest rate, including, but not limited to a Loan Modification Agreement.

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- 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 $25,000.00. Speak to your Business Specialist for full details.
² Offer applies to accounting professionals and CPA’s who are owners or employees of an accounting firm that is a customer of the CitiBusiness Solutions for Accounting Professionals Program.
³ Qualifying behaviors required. See a Business Specialist for details.

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