PLEASE JOIN US AT:

THE ANNUAL COLLEGE PLANNING EVENT

When: Thursday, February 25, 2016

Where: The Centre at Purchase
4 Manhattanville Rd, Purchase, NY

Time: 5:45 p.m. - 8:00 p.m.

THIS EVENT IS FREE AND OPEN TO THE GENERAL PUBLIC!

Seating is limited so please register ASAP!
To register please contact: Cheryl Garippa at cgarippa@citrincooperman.com

SEE ATTACHED FLYER FOR MORE DETAILS!

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The Annual College Planning Event
President’s Message
Accountants In Industry CPE Events
Tax Hotline Announcement
Annual Golf Outing
From Chapter President Michele Lazzara…

Dear Westchester Chapter Members,

As we enter into tax season we should be aware of identity theft and the increased risks.

The Internal Revenue Service is cautioning tax preparers that they are prime targets for identity thieves who are looking for data to use when filing fraudulent returns.

In the Gramm-Leach-Billy Act, the “Safeguards Rule” requires individuals involved in providing financial product or tax preparation services to ensure the security and confidentiality of customer records and information.

The IRS is launching a first-of-its-kind data-sharing program with states and tax preparation software companies to detect identity theft on online tax returns more easily by reviewing personally identifiable information and metadata embedded in each submission.

Aggressive and threatening phone calls by criminals impersonating IRS agents remain a major threat to taxpayers, headlining the annual “Dirty Dozen” list of tax scams for 2016 filing season.

It’s a crazy world that we live in. Kids should be warned against oversharing personal information on social media. Aging parents are also prime targets. Protect your passwords. Give personal information over encrypted websites only.

If you are a victim of identity theft, the IRS will mark your account and issue an identifying number to be used when filing your return. You can elect to do this on your own by filing form 14039 - Identity Theft Affidavit. I have done this for a number of clients and they really appreciate the added protection.

Let the tax season fun begin!

Regards,
Michele

Michele Lazzara can be reached at: 914-909-3421 or by email at: mlazzara@markspaneth.com
The New York State Society of Certified Public Accountants (NYSSCPA) Westchester Chapter is hosting its:

“Annual College Planning Event”

THIS EVENT IS OPEN TO THE GENERAL PUBLIC AND FREE OF CHARGE

Date: Thursday, February 25, 2016
Place: The Centre at Purchase
          4 Manhattanville Road, Purchase
Time: 5:45 pm. – 8:00 p.m.

Come hear college planning and consulting experts, Gary Carpenter, CPA and Owner of College Planning Services, and, Al Hoffman, Director of the College Funding Service Center (CFSC) and Co-founder and Board Member of the National College Advocacy Group (NCAG), speak on, and provide insight into, the college planning process. A question and answer discussion will follow the presentation.

Topics discussed will include: The college admissions process (including college visitations, college selection), college costs and funding sources, financial aid process and filing financial aid forms, student loans, educational tax benefits, 529 college savings plans, scholarships and other awards, and much much more!

Attendees will also receive a comprehensive “College Checklist and Timeline for Applying to College” that can assist with planning and organization of this often laborious process!

Light Refreshments will be served!

Seating is limited and registration is required.

To register please contact: Cheryl Garippa at cgarippa@citrincooperman.com or 914-949-2990 ext. 3353
PLEASE JOIN THE ACCOUNTANTS IN INDUSTRY
COMMITTEE AT THE:

LATEST DEVELOPMENTS IN HUMAN RESOURCES
RULES & REGULATIONS

When: Wednesday, March 16th

Where: Skadden Arps Slate Meagher & Flom LLP
360 Hamilton Ave 3rd FL, White Plains, NY

Time: 7:45 a.m. 9:15 a.m. (1 CPE - Course Code: 29115603)

Speaker: Attorney Penny Lieberman from Jackson Lewis

More Save the Dates:

April 20, 2016 - Protecting Assets from LTC Cost & Utilizing Medicaid Homecare as the First Option

May 18, 2016 - Latest Developments in the Debt Collection Process

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TAX HOTLINE ANNOUNCEMENT:

The Westchester Chapter in cooperation with The Journal News will host its annual tax hotline on Saturday, March 5th, 2016 from 9 a.m. to 1 p.m. at The Journal News offices at: 1133 Westchester Ave, White Plains.

We are looking for volunteers to answer phone in and web chat questions. This is a wonderful way to provide community service and to get publicity for our profession. We need your assistance in helping our county residents with any tax questions they may have.

If you are interested in participating, please contact Robert Winton by email at rwinton@citrincooperman.com or by phone at 914-949-2990 ext. 3326.

Make sure that you include your name, address and telephone number. We will contact you with more details. We will also let you know what materials to bring that past volunteers found helpful to refer to when answering questions.

Thank you, The Westchester Chapter appreciates your help.
NYS SOCIETY OF CPA’S - WESTCHESTER CHAPTER
Announces
THE ANNUAL GOLF OUTING EVENT
MONDAY, June 13th, 2016
WILLOW RIDGE COUNTRY CLUB
123 North Street – Harrison, NY (914) 967-6161

PAYMENT RECEIVED PRIOR TO DECEMBER 31ST, 2015 - $300
PAYMENT RECEIVED PRIOR TO FEBRUARY 15TH, 2016 - $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>
</tr>
</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
- Brunch, 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 13th, 2016

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 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!

** 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@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.
Richard Terrano, Co-Chair, (212) 330-6085, rterrano@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
**2016 CALENDAR**

<table>
<thead>
<tr>
<th>Date</th>
<th>Program/Activity/Event</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>02/25/2016</td>
<td>The Annual College Planning Event</td>
<td>5:45 p.m. - 8:00 p.m.</td>
</tr>
<tr>
<td>03/05/2016</td>
<td>Tax Hotline</td>
<td>9:00 a.m. - 1:00 p.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>

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

**FUTURE BOARD MEETINGS 2016**

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

02/18/2015 @ City Limits Diner

NEXT NEWSLETTER - APRIL 2016

**HAPPY TAX SEASON!**
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 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, Citibank will provide a Home Equity Loan 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 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.
6) You must notify Citibank of any changes in the Rate Protection Option.
6) Mortgage cannot be modified under the Note or the Security Instrument.
6) You must provide or complete any documents 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.
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
- Citigoald, 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 $5,000.00. See 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.

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