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Vice President: Gina Goodenow
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Secretary: Heather Oboda
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Richard Terrano
Edward Wells
Robert Winton
Committee Chairs & Co-Chairs:
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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

PLEASE JOIN US AT:

THE ALLIED PROFESSIONALS NETWORKING BREAKFAST

Show Your Clients A Stronger, Faster Way To Get Out Of Legal Trouble: A Primer in Mediation

When: Tuesday, January 26th
Where: Doral Arrowwood
975 Anderson Hill Rd, Rye Brook, NY 10573
Time: 7:30 a.m. - 9:30 a.m.

Course Code: 29112604 - 1 CPE

Highlights:
- Applications where mediation can be a valuable tool.
- Educate and advise clients on saving time and money, while expediting legal disputes.
- Learn negotiation strategy on mediation to achieve clients' best interests.

Speakers:
Andrew Schrieve - Cudder & Feder LLP
Ruth Raisfeld - Alternative Dispute Resolution Services

To Register please click here: https://cpe.nysscpa.org/product/26529

What’s Inside ....

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Tax Hotline Announcement: Page 3
Annual Golf Outing: Page 4

Chapter Committee Listing: Page 5
2016 Calendar/Schedule of Events: Page 6
Citibank (offers to Chapter Members): Pages 7 & 8
From Chapter President Michele Lazzara…

Dear Westchester Chapter Members,

I would like to first wish you a very Happy and Healthy New Year!

I would also like to bring to your attention, two very exciting upcoming events:

**What:** Women’s Accounting and Business Leader Panel Discussion/Symposium co-hosted by Mercy College and the NYSSCPA Westchester Chapter - “Navigating the Path to a Successful Accounting and Business Career – An Executive Woman’s View”
**Date:** Friday, April 29, 2016
**Location:** Mercy College (Dobbs Ferry campus, Main Hall Lecture Hall)
**Time:** 7:30 AM - 10:00 AM

A breakfast and panel discussion/symposium featuring talented executive-level female CPAs from a variety of professional settings. Topics will include the progress of women in the accounting and business profession, business and practice development advice for women, and the successful integration of personal and professional lives.

**What:** Overview of the New 2017 CPA Examination co-hosted by Mercy College and the NYSSCPA Westchester Chapter entitled: “What You Need to Know About the New 2017 CPA Examination”
**Date:** Friday, May 6, 2016
**Location:** Mercy College (Dobbs Ferry campus, Victory Hall Trading Floor Facility, Room 101)
**Time:** 8:30 AM - 10:30 AM

The event will provide a comprehensive overview and presentation of the sweeping changes forthcoming in 2017 to the Uniform CPA Examination. Coverage of the new DRS (Document Review Simulation) questions being introduced in 2016 will also be covered. Guest speaker will feature the Becker Professional CPA Examination Review Team.

I would like to extend a great big thank you to Gwendolyn Horn, Denise Stefano and Mercy College for all of their efforts in organizing these two events.

Regards,
Michele

Michele Lazzara can be reached at: 914-909-3421 or by email at: mlazzara@markspaneth.com
PLEASE JOIN THE ACCOUNTANTS IN INDUSTRY COMMITTEE AT THE:

WESTCHESTER COUNTY ECONOMIC UPDATE

When: Wednesday, January 20th
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: Marsha Gordon

More Save the Dates:
March 16, 2016 - Latest Developments in Human Resources Rules & Regulations
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

TAX HOTLINE ANNOUNCEMENT:

The Westchester Chapter in cooperation with The Journal News will host its annual tax hotline on Saturday, March 5th, 2016 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:

Lunch, Golf, Cocktail Hour, Buffet & Dessert* $350
Cocktail Hour, Buffet and Dessert Only $150

PAYING BY CREDIT CARD VIA PAY PAL (no a/c necessary):
Click

* 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
Attn: 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!

***********************************************************************************************************************************************

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 bbel@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, 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

Page 5 - January 2016
### 2016 Calendar

<table>
<thead>
<tr>
<th>Date</th>
<th>Program/Activity/Event</th>
<th>Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>01/13/2016</td>
<td>Managing Partners Breakfast</td>
<td>9:00 a.m. - 10:00 a.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>
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<tr>
<td>03/05/2016</td>
<td>Tax Hotline</td>
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</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>

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### 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.)

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### 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 - February 2016**

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**Happy New Year!**
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 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.
4. Both conforming and jumbo loan amounts are allowed for this program.

Program Parameters:
- The "Rate Protection Conversion Index" which is based on the Citibank per mortgage 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 Note rate was locked.
- You must notify Citibank to exercise the Rate Protection Option.
- A Mortgage cannot be included under the Note or the Security Instrument.
- You must provide or complete any documents to the Note Holder 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

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- 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