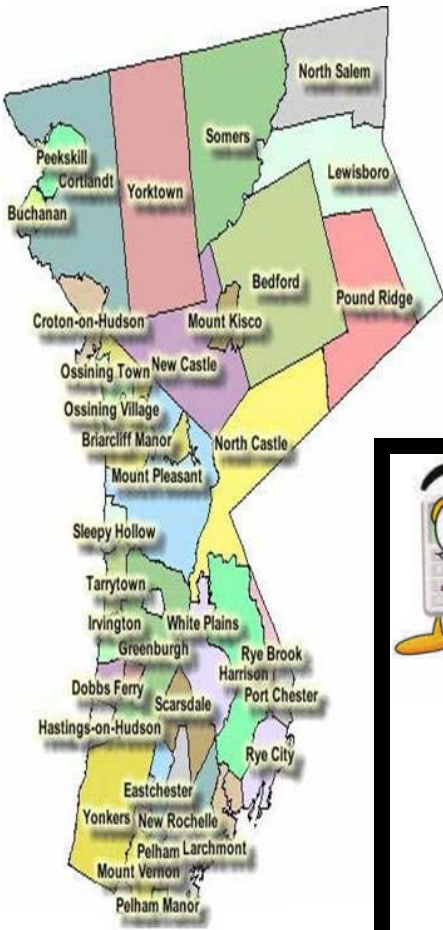




Westchester Chapter E-Newsletter

September 2015



SAVE THE DATES!

NYSSCPA's Westchester Chapter Annual Tax Conferences

Monday, November 2, 2015

Tuesday, December 1, 2015

Note the Location for both dates:
Westchester Hilton, Rye Brook, NY

These will be Paperless Events

**Look for Registration
Info and Details to follow!**



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

| | | | |
|---|--------|--------------------------------------|-----------|
| Annual Tax Conference Save the Dates | Page 1 | In Memory of Sarita Hart | Page 5 |
| President's Message | Page 2 | Chapter Committee Listing | Page 6 |
| Allied Professionals Networking Breakfast | Page 3 | 2015-16 Calendar/Schedule of Events | Page 7 |
| Business and Industry Conference | Page 4 | Citibank (offers to Chapter Members) | |
| Legislative Breakfast | Page 4 | | Pages 8&9 |

From Chapter President Michele Lazzara...

Dear Westchester Chapter Members,

It took so long for the summer to finally arrive and now it's almost over! Hopefully, you managed to have a little fun and get some rest and will still have a few opportunities to do so in the fall and winter.

As a chapter, we've had a lot of fun in recent months. On June 23, we held our first joint baseball outing at Provident Bank Park, home of the Rockland Boulders, with the Rockland Chapter. We had a box and the accommodations were terrific. Unfortunately, the weather wasn't—it rained so hard that they had to call the game before it began. We were, however, able to reschedule for Aug. 6. It was nice to attend a social event as a group and meet members from the Rockland Chapter.

We also had our annual golf outing on June 8. After a fantastic three-year run at Glen Arbor Golf Club, we changed courses and moved the event to its new home at Willow Ridge Country Club. Based on the feedback we received, every one of our participants enjoyed the event. The golfers were treated to a beautifully manicured course, with ample food and drink throughout the day, followed by an incredible cocktail hour and buffet and prizes that were awarded for talent and just plain luck.

I would like to once again thank the golfers, hole sponsors and those who joined us for dinner and drinks. A very special thank you to M&T Bank, Rakow Commercial Realty Group and Prime Pay. I greatly appreciate those who attend or sponsor this event year after year. I would also like to thank **Jeff Schwartz** who continues to do an amazing job organizing this event.

Regards,
Michele

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





MARK YOUR CALENDARS:

Business and Industry Conference

When: Friday, October 16th

Where: March of Dimes
1275 Mamaroneck Ave, White Plains

Time: 8:25 a.m. - 4:15 p.m.

Critical Updates and Guidance on the
Latest Challenges in Business and Industry

For more information or to register please visit:

<https://cpe.nysscpa.org/product/26199>

PLEASE HOLD THE DATE:

Legislative Breakfast

When: Thursday, October 22nd

Where: Renaissance Westchester Hotel (Harrison Room)
80 W Red Oak Ln, West Harrison

Time: TBD

More information to follow
Stay Tuned!

Sarita Hart



Long-time NYSSCPA Westchester Chapter member, Sarita Hart, has passed away after a battle with cancer. Sarita was a steady anchor in our chapter, "manning" the desk at all the tax conferences for decades and welcoming attendees with her unwavering smile. She was a member of countless Chapter committees and never said no to any task asked of her by the Chapter. She was such a happy and fun person who faced life with joy. She lit up every room she entered. Many of us were lucky to have had this amazing woman in our lives. She will be deeply missed.

Our sympathies go out to her husband Bill, and their children and grandchildren.

Donations can be made to **The Sarita Hart Memorial Courtyard at the Jerusalem Shelter for Battered Women**. Sarita joyfully visited the Shelter every time she was in Jerusalem. Because the location of the Shelter cannot be publicized, checks for the Shelter can be made payable to the:

Jennifer Lalin Memorial Foundation

and mailed to:

Nancy Hart
10 Homestead Place
Harrison, NY 10528

2015-2016 CALENDAR

| <u>Date</u> | <u>Program/Activity/Event</u> | <u>Time</u> |
|-------------|---|-----------------------|
| 09/30/2015 | Allied Professionals Networking Breakfast | 7:30 a.m.—9:30 a.m. |
| 10/16/2015 | Business and Industry Conference | 8:25 a.m. - 4:15 p.m. |
| 10/22/2015 | Legislative Breakfast | TBD |
| 11/2/2015 | Annual Tax Conference Part 1 | TBD |
| 12/1/2015 | Annual Tax Conference Part 2 | TBD |

| <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)

09/17/2015 @ 8:00 a.m.

Conference Call

NEXT NEWSLETTER - OCTOBER 2015

BACK TO SCHOOL!
WELCOME FALL HARVEST!



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.

© 2011 Citigroup Inc. Citibank N.A. Member FDIC. Citibank is an equal credit opportunity lender. CitiBusiness, Citigold, and Citibank and Arc Design are registered service marks of Citigroup Inc.

10579.3 (Rev. 11/13/10)