



Journal of the CPA Practitioner

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UPDATE...FROM THE NCCPAP PRESIDENT



Ed Caine, CPA

Think for a moment what our profession was like 35 years ago. It was dominated by the “Big 8,” and more and more frauds were exposed in the press. The public’s confidence level plummeted; it was as if our profession had fallen off a cliff with no bottom in sight. It got so bad that Congress threatened to pass legislation to regulate our profession.

To avoid Federal legislation, the AICPA promised that it would devise self-regulating controls. The only issue with that was that (at the time) the AICPA was dominated by the “Big 8.” And their fears were correct; many of the proposed new rules did negatively impact small firms and sole practitioners. These two groups tried to institute fair and equitable change, to little or no avail for a simple reason: they were not talking with one voice. They were truly scared that such self-regulation would hurt, if not spell the demise of, these smaller CPA groups.

One New York City CPA, Eli Mason, believed that there was a better way to let the voice of sole practitioners and small firms be heard and to let the questions and concerns of these two cohorts be included in the new self-regulation environment being espoused by our profession. So, in December 1978 he contacted fifty like-minded CPAs to discuss the issues and propose a way to effect change. They came from all over—California, Indiana, Ohio, Louisiana, Georgia, Pennsylvania, New Jersey, Massachusetts, and New York. This group meeting resulted in the funding and founding of the National Conference of CPA Practitioners (NCCPAP). And this group was hugely successful in becoming *the voice of the sole practitioner*, of the small firm. Now an organization could voice concerns and suggest solutions that not only helped our profession but aided us.

To those fifty people, we not only salute you but also say *Thank You* for having the foresight and vision to help not just us but the entire profession.

Ed Caine, CPA
President

And a Story...

To assess whether his students understood the unit on Italy, the fourth grade teacher assigned a project for the students to complete. He divided the class into two groups. Each group had to create a brochure with information about an Italian city they had just studied.

The first group worked hard deciding what was the most important information to include. They made lists of many possibilities and, as a

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MORE PHOTOS ON PAGES 12 AND 13

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And a Story (continued from page 1)

team, made choices. They decided to subdivide into small groups of two or three. Each subgroup understood that their work had to be completed under the guidelines established by the entire group. No subgroup was permitted to go off on their own; they needed to work together to finish the entire project. The teacher saw that two of the key core behavior traits he was trying to instill in fourth grade students—working together and the art of compromise—were being achieved.

Then he realized that some students who had been at Seminar (gifted class) had inadvertently been left out. He quickly assigned them to the existing groups. John, Ted, and Paul went to one group and Nancy, Harry, and Chuck to the other group working on a brochure about another Italian city.

John, Ted, and Paul observed the work already completed by his group and complained, saying they should have included information on museums and not just on people. The other team members (the majority) explained how they had arrived at their final decision; a vote had taken place and the majority ruled. The majority did not want to make any further changes; they believed that no further compromises were necessary.

The newcomers felt so strongly in their convictions that they became extremely narrow-minded. And they didn't care if they hurt others to have their viewpoint accepted. Ted felt so strongly he repeated his comments over and over, hoping the others would cave in and change their decision. The three stomped out of the room, angry that their views were being ignored and their minority viewpoint not accepted.

Meanwhile, the other group modified their brochure based on input from their new members. They discussed their ideas and incorporated them into the document. This group worked well together. They listened to each other and made decisions as a team, based upon agreement.

The teacher observed the children who were stomping out and carrying on. He saw the unwillingness for compromise on both sides of that first group and was curious why. The three students whose viewpoints were not being accepted stated that their opinions were being ignored, and consequently they didn't want to participate. They could not support the majority decision. The teacher realized that the group had reached an impasse. Even meeting with the entire group and asking them to find a middle ground, because they needed to work together for the sake of the entire project, failed.

As a result, the students were told that since neither side would compromise, and they were unwilling to complete the project through consensus and collaboration, there would be consequences. Without compromise and con-

sensus, each team member would have his or her grade lowered and their parents would be notified that their children could not get along and work together. The three students continued to refuse to budge, believing their opinion was right, even when the majority in their group disagreed. And the majority continued to refuse to make any adjustments, any changes to the project. Nobody was happy—not the students, the parents, or the teacher. And the upshot? Everyone was punished due to inflexibility.

The Lessons Learned

Usually, inflexibility and partisanship hurts many people. The group goal is more important than individual agendas. Compromise is achieved when both sides are willing to listen to each other, when both sides understand that sometimes compromise for the greater good is necessary and they may have to adjust their final thinking.

The concept of negotiation does not always lend itself to both sides achieving everything they want. There has to be give and take. Children are taught this concept; why do adults sometimes forget these lessons?



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Can Preventing Discrimination Against Unemployed Job-Seekers Help Solve the National Unemployment Problem?

by Jeffrey Lax, Esq.

With unemployment rates remaining high and legislators in a number of states believing that part of the jobless problem persists due to some employers' refusal to consider unemployed job applicants, there has been a recent and growing trend to enact unemployment discrimination laws at the state level.ⁱ Over the past three years, two states (New Jersey and Oregon) have passed limited legislation that bars employers from publishing ads that solicit applications only from employed candidates, and a third jurisdiction (District of Columbia) has enacted broader legislation, generally prohibiting employers from using a job applicant's employment status in making hiring decisions. In addition, at least seven other statesⁱⁱ are actively seeking to enact unemployment discrimination laws (mirroring, to varying degrees, the District of Columbia's) later this year.ⁱⁱⁱ Unfortunately, claims that any of these laws have done (or will do) anything to mitigate unemployment rates have been unsubstantiated by data and are seriously flawed as a matter of policy.

Perhaps most flawed are the laws in New Jersey and Oregon which prohibit the posting of ads that discourage unemployed individuals from applying for openings. These laws accomplish little since few employers outwardly advertise for "currently employed" applicants and fewer still would openly admit that they are seeking only an applicant who is currently employed. Indeed, a 2011 study^{iv} of four of the most popular online job sites uncovered only 150 ads that required applicants to be "currently employed" in order to apply, a number extraordinarily negligible when compared with the millions of job ads posted on these popular sites. Further demonstrating how uncommon the practice is, to date, only one company in New

history has shown that they rarely do. Instead, employers commonly scrutinize resumes for such things as employment gaps and other indicators of job status and use that information—possibly unintentionally—in making interviewing and hiring decisions that result in currently-employed applicants being hired at a greater rate than their unemployed counterparts. Thus, while there is little question that barring employers from publishing ads that require applicants to be "currently employed" would open the door for at least some qualified applicants who may otherwise be excluded from consideration due to their unemployed status, there is little evidence that this limited regulation has resulted in, or will somehow lead to, more unemployed job-seekers being hired.

Countering the ineffective limited legislation in New Jersey and Oregon, the District of Columbia sought to more comprehensively protect unemployed job applicants by enacting a law that broadly precludes employers from considering a job applicant's employment status in their hiring decision and by providing plaintiffs the right to pursue private civil claims. In addition, seven states are currently attempting to follow the District of Columbia's lead by pursuing similarly broad unemployment discrimination legislation to be voted on later this year.

Unlike the laws in New Jersey and Oregon, an unemployed job applicant could theoretically benefit from these laws (and acquire a job that would have otherwise gone to an employed person). This "desirable" result, however, achieves nothing for the economy as a whole, nor does it improve the job market or unemployment rate in any way. Even if these broad unemployment discrimination laws effectively result in more unemployed individuals being hired over currently-employed applicants, this is, by definition, a zero-sum game. The number of positions available remains constant and the number of people seeking jobs is undiminished. The only consequence is an adjustment to who gets hired for a particular job and who becomes unemployed. Ultimately, if these laws are successful in achieving their purpose, more unemployed people will become employed and more employed people will become unemployed. Without economic growth and job creation (neither of which is addressed by any enacted or proposed unemployment discrimination legislation) the unemployment rate will remain unchanged. The argument that hiring more unemployed individuals over currently employed ones will improve the unemployment situation is therefore fundamentally flawed, with no statistical or economic basis. Those who argue the issue is solely one of fairness, and not related to overall unemployment data or the need to create new jobs, need to consider that for every unemployed individual hired under these laws, someone else becomes unemployed.

Another problem with these laws are their propensity to

Employers commonly scrutinize resumes for such things as employment gaps and other indicators of job status and use that information—possibly unintentionally—in making interviewing and hiring decisions that result in currently-employed applicants being hired at a greater rate than their unemployed counterparts.

Jersey has been cited for violating the law.^v

Stated simply, even total compliance with the law would not demonstrate that any more unemployed applicants are being hired. Employers who wish to consider only currently-employed applicants need not advertise this preference. In fact,

penalize employers concerned about legitimate issues such as job performance or the ability of an individual to get along with his or her colleagues. A number of traditional, common interview questions, which many employers continue to believe are legitimate and non-discriminatory, may pose a serious problem if asked of job applicants under unemployment discrimination laws. Such queries include: 1) issues related to employment gaps on a resume, 2) discussing an applicant's lack of recent experience in rapidly-changing industries and using this as a factor in the hiring decision, and 3) asking an applicant to discuss the circumstances surrounding separation from his or her most recent job and what he or she is currently working on.^{vi}

Even if these broad unemployment discrimination laws effectively result in more unemployed individuals being hired over currently-employed applicants, this is, by definition, a zero-sum game. The number of positions available remains constant and the number of people seeking jobs is undiminished. The only consequence is an adjustment to who gets hired for a particular job and who becomes unemployed.

Consider the problems that could be created for an employer choosing to hire an applicant with more recent experience over another applicant with equal (or more) overall experience, but none recently. Imagine two surgeons with ten years of experience apiece and equal credentials. A hiring hospital (and most reasonable people) would likely prefer the surgeon who has been operating for the past ten years rather than one who has not operated over the past five. To call the first surgeon more qualified could easily lead to a lawsuit by the second surgeon who may have all of the same credentials and the same (or more overall) years of experience. In an industry where things

change rapidly, it seems counterintuitive to penalize the applicant who is continuously practicing his or her trade.

Until legislators recognize that the national jobless problem is not a consequence of employers preferring to hire employed applicants over unemployed ones and that laws seeking to prevent this "problem" have no impact on the jobless rate, the trend toward unemployment discrimination legislation will continue. Legislators would be better served focusing on stimulating economic growth and with developing programs aimed at increasing the skill set of the long-term unemployed rather than artificially attempting to steer employers into hiring more unemployed candidates over employed ones.

- i Proposed federal legislation to protect the unemployed failed to gain traction in 2011.
- ii Minnesota, Maine, New York, Pennsylvania, Massachusetts, Iowa, and New Hampshire. Web: www.ncsl.org/issues-research/labor/discrimination-against-the-unemployed.aspx#2013
- iii In addition to the proposed legislation in these states, New York City has already enacted legislation even more far-reaching than the District of Columbia's, by defining "unemployment" as a protected class under its human rights law. New York City's exceptionally ambitious (and most deeply flawed) law will be discussed in the next edition of *Journal of the CPA Practitioner*.
- iv The National Employment Law Project, Briefing Paper, July 2011
- v *The Augusta Chronicle*, February 23, 2013, C6
- vi While some legislation expressly permits employers to ask about an applicant's recent job separation, the question is still a dangerous one for employers. The scope of such questioning is unclear and could still lead to revelation of facts that might lead to an unemployment discrimination issue. Therefore, even where the question is technically permissible, it would be wise for employers to tread with extreme caution in asking such a question—or avoid it entirely.

*Jeffrey Lax, Esq., Professor of Business Law,
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Taking Tax Advantage of Post-Secondary Education Credits and Deductions

by Thomas Zupanc and Thomas A. Zupanc

Overview

This article addresses three options for taking tax advantage of expenses for post-secondary education: the American Opportunity Credit, the Lifetime Learning Credit and an above-the-line deduction. Only one of them can be used in a given year for the same student. This article explains these tax benefits and guides the CPA to decide which of the three provides the greatest tax advantage for the client.

The American Opportunity Credit: IRC 25A(i)

The American Opportunity Credit is an enhanced re-creation of the HOPE credit. It is more generous than the Lifetime Learning credit, but its “useful life” is short. It is available only for the first four tax years per eligible student’s postsecondary education in a degree program. If the student is not in an undergraduate degree or credential program, this credit is not available. The student must be enrolled at least half time for at least one academic period during the year to be eligible. (“Half time” is measured by the school’s definition of a full-time student.) Therefore, a student will not be eligible if he or she does not take enough classes (at least half time at least one academic period) and will not be eligible if the student has taken too many classes...beyond the first four years of undergraduate education.

The four years do not have to be consecutive years, but the student cannot pick and choose which four years of post-secondary education to apply to the credit. For example, Jill is enrolled as a full-time student in a postsecondary degree program the fall of year one. In year two she works full time. Years three, four and five she is a half-time student at least one semester/quarter. Years six and seven she is a full-time student. After year five she is no longer eligible for the American Opportunity Credit. She cannot “skip” the credit in the half-time years to take advantage of the credit in years six or seven.

Once the student has already completed full- or half-time semesters or quarters in four different years of postsecondary education, or has claimed the HOPE credit, the American Opportunity Credit or a combination of both for four different years, the student’s qualified education expenses are no longer eligible for the American Opportunity Credit. Use the Lifetime Learning Credit or the education tax deduction, below, when the student is ineligible for the American Opportunity Credit.

Note that many “traditional” students in a degree program post-secondary use up their first year of this credit’s limit in the fall of their first year at college. Therefore, this credit is exhausted after the fall semester of their senior year, not the spring semester of the senior year or later.

The school must be eligible to participate in the Department of Education’s student aid programs. This author did not find the search engine at ope.ed.gov/accreditation/Search.aspx consistently helpful. Fortunately, the school itself can point you

to their accreditation bona fides.

The American Opportunity Credit provides that the first \$2,000 of qualified tuition and related expenses create a dollar-for-dollar credit, and 25% of the next \$2,000 of qualified tuition and related expenses for a total \$2,500 credit. The total amount of the credit phases down as AGI modified by foreign income exclusions. It starts phasing down at \$160,000 of modified AGI married filing joint and \$80,000 modified AGI for other status, and phases out completely at \$180,000 and \$90,000 respectively.

The American Opportunity Credit is partially refundable, up to 40% of the eligible credit.

A taxpayer who pays qualified tuition and related expenses for himself/herself, or for a spouse, or for a legitimately-claimed dependent student is allowed to take the American Opportunity Credit, assuming that all other rules are met. Therefore, it is possible to take many American Opportunity Credits in any given year. Students claimed as dependents cannot claim the credit, and a taxpayer must claim the student as a dependent to obtain the American Opportunity Credit. A student who could be but is not claimed as a dependent can claim the credit, assuming all other rules are met. Nonresidents (1040NR) cannot take the credit, nor can a taxpayer married filing separately.

Tuition, tuition-required enrollment fees (e.g., mandatory activity fees), other mandatory fees (e.g., lab fees), course-related books, supplies and equipment (e.g., calculators, paper, ink, pens, folders) are all examples of “qualified tuition and related education expenses.” If a student withdraws from a class, only non-refunded tuition and fees are qualified expenses. Computer technology and hardware are not qualified expenses. Payment of mandatory or voluntary costs such as insurance, health care fees, room and board, transportation or other personal items are NOT qualified expenses.

Only the out-of-pocket or unreimbursed tuition and related education expenses are counted for purposes of calculating the credit: for instance, those paid by loans, credit cards, earnings, gifts, inheritance, or savings. Scholarships or grants awarded to that student that year reduce the amount of qualified tuition and related education expenses dollar for dollar. The same applies to tuition and education expenses paid by the following tax-free sources: tax-free U.S. savings bond interest, Coverdell education savings accounts, qualified tuition programs, Pell grants, veteran education assistance and tax-free employer-provided educational assistance reduce qualified education expenses dollar for dollar.

An interesting requirement: A student convicted of a felony for possessing or distributing a controlled substance is not eligible for the credit. Any other type of felony or any lesser

drug offense will not disqualify the student.

Lifetime Learning Credit: IRC 25A(c)

The Lifetime Learning Credit is not as generous dollar-wise as the American Opportunity Credit but is available for more students who otherwise cannot take the American Opportunity Credit. Therefore, if the student is not eligible for the American Opportunity Credit, try the Lifetime Learning Credit.

The Lifetime Learning Credit is available for unlimited years. It is available for all years of postsecondary education, graduate or undergraduate, whether in a degree program or not. However, if the student is not in a degree program, the course(s) must be taken to acquire/improve job skills. It is available even if the student has only taken one course. Thus, this is a reliable credit for “non-traditional” students, graduate school students and others who do not qualify for the American Opportunity Credit.

The school must be eligible to participate in the Department of Education’s student aid programs, just like the American Opportunity Credit.

The Lifetime Learning Credit is limited to \$2,000 per return, not per student. It is calculated using 20% of qualified education expenses up to \$10,000. This credit also phases out, but at lower modified AGI amounts than the American Opportunity Credit. The phaseout starts at \$104,000 modified AGI for married filing joint, or \$52,000 modified AGI for other status and completely phases out at \$124,000 and \$62,000 respectively.

The Lifetime Learning Credit is non-refundable. It can be utilized up to the amount of tax owed, but no more.

Just like the American Opportunity Credit, a taxpayer who pays qualified tuition and related education expenses for himself/herself, or for a spouse, or for a legitimately claimed dependent student, is allowed to take one Lifetime Learning Credit per year, assuming all other rules are met. Again, a taxpayer who *could* be claimed as a dependent of another taxpayer but is not so claimed can claim the credit, if all other rules are met. Nonresidents (1040NR) cannot take the credit nor can those taxpayers married filing separately.

Unlike the American Opportunity Credit, the Lifetime Learning Credit is limited to one credit per return, not per student. In a given year, it is possible to claim one or more American Opportunity Credits for *each* eligible student, and also *one* (total) Lifetime Learning Credit for all other students who qualify for the Lifetime Learning credit but not the American Opportunity Credit.

The rules regarding qualified tuition and related education expenses are the same as in the American Opportunity Credit with one exception—materials such as books, supplies, and equipment must be purchased at the educational institution to be a qualified related education expense for this credit. The rules which offset tax-free payments for education expenses are the same as for the American Opportunity Credit.

Felony drug or other convictions are not a bar to claiming the credit.

Tuition and Fees Deduction: IRC 222

An above-the-line deduction for tuition and fees up to \$4,000 is available to the same types of students and the same types of

taxpayers for the same types of qualified education expenses as allowed for the credits. However, the taxpayer may not take both a credit and this deduction for the same student in the same year even if there are more qualified education expenses than allowed for the credit. The taxpayer must choose between the available credit or the deduction.

If the taxpayer’s AGI (not counting this deduction or the production activities deduction) is between \$130,000 and \$160,000 married filing jointly, or between \$65,000 to \$80,000 with other status, the taxpayer’s deduction is limited to the lower of qualified education expenses, or \$2,000. If the taxpayer’s AGI (not counting this deduction or the production activities deduction) is over these limits, no deduction is allowed.

One slight difference between the credits and the deduction is in regard to a person who can be claimed as a dependent but is not. That student cannot claim the deduction even if he/she paid for the expenses and is not actually claimed as a dependent.

Nonresidents, and those married filing separately, are not eligible to claim the deduction.

Summary Comparison

The American Opportunity Credit, if available, is always more tax advantageous than the deduction and the Lifetime Learning Credit.

If the taxpayer’s marginal rate is under 20%, the Lifetime Learning Credit is more tax advantageous than the deduction. Taxpayers with AGI over the Lifetime Learning Credit phaseout (\$104,000 to \$124,000 married filing jointly; \$52,000 to \$62,000 otherwise) but under the deduction phaseout (130,000 to \$160,000 married filing jointly or \$65,000 to \$80,000 other status) would prefer the deduction. Furthermore, if the qualified education expenses are under \$5,000 and taxpayer’s marginal rate is 25% or more, the deduction is better than the Lifetime Learning credit.

There are some situations which do not fit any of the above scenarios, so both methods must be calculated to find the better choice.

Abstract

This article addresses three options for taking tax advantage of education expenses of undergraduates. The tax code provides two credits and an above-the-line deduction for these education expenses, but only one of them can be used in a given year for the same student. This article will help explain these tax benefits and guide the taxpayer to decide which of the three provides the greatest advantage.

Thomas Zupanc, B.A., J.D., LL.M – Taxation, retired as an attorney after 18 years of private practice. He has been a full professor at St. Cloud State University teaching business law and tax courses since 2000.

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often a more predictable and cost-effective way of expanding a business.

Some of the benefits of Growth through Acquisition include:

- ✓ New markets and new sources of revenues
- ✓ Increased geographic reach
- ✓ Greater economies of scale
- ✓ Increased employee capacities and resources
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Scenes From Our 35th Anniversary Gala



Lifetime Achievement Award Presentation (L-R): Robert Goldfarb and Ed Caine



Citation Presentation (L-R): Judy Jacobs and Michael Rubenstein



Citation Presentation (L-R): Judy Jacobs and Don Ingram



Gold Award Presentation (L-R): Alan Feldstein and Robert Goldfarb



(L-R): Alan Feldstein, Brenda Mahler, Herbert Schoenfeld, Holly Coscetta, Peter Frank, Robert Goldfarb



(L-R): Audrey Kirwin and Barry Zalk



(L-R): Scott Sanders and Neil Katz



(L-R): Sandy Johnson and Gary Sanders



Founders Award Presentation (L-R): Alan Feldstein, Ed Kliegman, Irwin Pomerantz, Herb Schoenfeld, Ed Caine



Citation Presentation (L-R): Representative, Office of Ed Mangano and Alan Feldstein



(L-R): Henry Montag, Karen Tennenbaum, Robert Goldfarb, Yvonne Cort, Harold Ogulnick



(L-R): Carole Roble and Laurie Greenberg



(L-R): Helene Chu, Linda and Robert Goldfarb, Shari Feldstein, Jessica Hill



(L-R): Ross and Pat Kass, Jeff and Elaine Winer



(L-R): Karen Guinta, Robert Goldfarb, Diane, and William Stevenson

NASSAU / SUFFOLK, NEW YORK

Chapter Office (516) 997-9500
 The Woodlands, One Southwoods Road, Woodbury
 (at the Town of Oyster Bay Golf Course)
 Registration & Buffet Dinner – 5:30 p.m.; Seminar – 7:00 p.m.

Wednesday, Thursday & Friday, November 20, 21 & 22
LONG ISLAND TAX PROFESSIONALS SYMPOSIUM – Earn Up to 24 Credits!
 Crest Hollow Country Club, 8325 Jericho Tpk., Woodbury, N.Y.
 Visit <http://go.nccpap.org/litps/Home>

Thursday, December 5, Chapter Meeting
PREPARING FOR YOUR PEER REVIEW – 2 CPE credits (TAX)

Wednesday, December 18, 8 a.m. – 10 a.m.
REVVING UP FOR TAX SEASON – 2 CPE credits (MAP)

Thursday, January 16, 2014, 5:30 p.m. – 7 p.m.
TAX ADVANTAGE STRATEGIES & GEARING UP FOR TAX SEASON – 2 CPE credits (1 TAX & IMAP)
 Mio Posto Rest., 600 W. Old Country Rd, Hicksville, N.Y.

Wednesday, January 29, 2014, 8 a.m. – 10 a.m.
THE LOAN-A-RANGER. Joint Meeting with NYSSCPA – 2 CPE credits (MAP)

LONG ISLAND EAST, NEW YORK

Contact: James Diapoules, CPA (631) 547-1040

Wednesday, Thursday & Friday, November 20, 21 & 22
LONG ISLAND TAX PROFESSIONALS SYMPOSIUM – Earn Up to 24 Credits!
 Crest Hollow Country Club, 8325 Jericho Tpk., Woodbury, N.Y.
 Visit <http://go.nccpap.org/litps/Home>

Tuesday, December 10, 5 p.m.
YEAR END UPDATE & HOLIDAY PARTY – 3 CPE credits (TAX)
 Airport Diner, 3760 Veterans Highway, Bohemia, N.Y.

January: To be announced.

NEW YORK CITY, NEW YORK

Contact: Anthony Candela, CPA: (212) 807-4161

November, December, January: To be announced.

WESTCHESTER / ROCKLAND, NEW YORK

DoubleTree Hotel, 455 South Broadway, Tarrytown

Tuesday, November 5, 9 a.m. – 5 p.m.

PARTNERSHIPS AND 1120S UPDATE – 8 CPE credits (TAX)

Thursday, November 21, 9 a.m. – 5 p.m.

NATIONAL TAX PROFESSIONALS SYMPOSIUM – 8 CPE credits
 Visit <http://go.nccpap.org/ntps/Home>

Monday, December 2, 9 a.m. – 5 p.m.
YEAR 2013 TAX UPDATE – 8 CPE credits (TAX)
 ** PTIN Credit available **

Tuesday, December 17, 9 a.m. – 5 p.m.
TRI-STATE TAX UPDATE – 8 CPE credits (TAX)

Tuesday, January 7, 2014, 6 p.m. – 9 p.m.
GEARING UP FOR TAX SEASON – 8 CPE credits (TAX)

NEW JERSEY

Contact: Fred Bachmann, CPA (973) 377-2009
 E-mail: bachmanncpa@msn.com
 Victor's Maywood Inn, 122-124 West Pleasant Ave, Maywood
 Phone (201) 843-8022; E-mail: www.maywoodinn.com
 6 p.m. – 8 p.m. – Dinner and Seminar

November, December, January: To be announced.

CENTRAL NEW JERSEY

Contact: John Raspante, CPA – (732) 216-7552
 The Cabin, 984 Route 33 East, Freehold
 6 p.m. – 8 p.m. Dinner and Seminar

Tuesday, November 5
NYS TAX UPDATE – 2 CPE credits

Tuesday, December 10
AFFORDABLE CARE ACT – 2 CPE credits

Tuesday, January 14, 2014
FEDERAL TAX UPDATE – 2 CPE credits

**See next page for Massachusetts,
 Delaware Valley and Florida.**

CHAPTERS' CALENDAR OF EVENTS

MASSACHUSETTS

Contact: Jeffrey Winer, CPA (508) 879-0408

November, December, January: To be announced.

DELAWARE VALLEY

Contact: Steve Palmerio, CPA – 609-209-6149 • 609-945-0523
Peppers Italian Restaurant,
239 Town Center Road, King of Prussia, Pennsylvania

November 21 & 22 – 16 credits available!

NATIONAL TAX PROFESSIONALS SYMPOSIUM

Penn State, 30 E. Swedesford Road, Malvern, PA
Visit <http://go.nccpap.org/ntps/Home>

December, January: To be announced.

FLORIDA

Contact: Lynne Marcus, CPA (561) 625-9550
1880 North Congress Avenue, #316, Boynton Beach
8:45 a.m. – 10:45 a.m., Registration 8:30 a.m.

November 21 & 22, 2013 – 16 credits available!

NATIONAL TAX PROFESSIONALS SYMPOSIUM

Embassy Suites, 661 NW 53rd Street, Boca Raton
Visit <http://go.nccpap.org/ntps/Home>

December, January: To be announced.

A BIG

Thank You

To All Our 2012-2013

NCCPAP Officers,

Committee Chairs and Directors

NCCPAP sends a heartfelt “THANK YOU” to each one of our very dedicated Officers, Committee Chairs and Directors for all the time and effort you expended on behalf of NCCPAP.

Some of you have moved on, others have moved up and some of you are carrying our torch for yet another year. No matter what the scenario, NCCPAP could not have grown, or continued its mission and programs, without you.

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