

The National Conference of CPA Practitioners

Nassau/Suffolk Chapter Volume 9, Issue 7 SEPTEMBER 2012

PRESIDENT'S MESSAGE

I know many of you expect my usual long column. There are so many great events occurring that I decided to keep my words brief, and simply request that you read this newsletter for all of our happenings.

I am proud to share this month's column with our new President of the Long Island East Chapter, Jim Diapoules, and his board. We are grateful to Chuck Pegler for his long-standing dedication.

Be sure to review page two, and volunteer to help at the Symposium. The growth of this program means we need many more volunteers than ever before.

Also see the pages in which we are seeking to have many individual join in the event where Matthew Zelen, son of our active member Debbie Zelen, is being honored in a special walk/run. Finally, on behalf of our entire board and chapter, we wish a full and speedy recovery from recent surgery to our incoming National President, Ed Caine.

Gary Sanders, CPA

MEET THE NEW PRESIDENT OF LIE CHAPTER OF NCCPAP



Hello, I would like to introduce myself and my partner, Marvin Feinstein, and tell everyone how excited and grateful we are to have been chosen as the new president and executive vice-president of NCCPAP's Long Island East chapter. We would also like to thank Chuck Pegler for his past service as president of the chapter and Sandy Johnson and Gary Sanders for their guidance and support.

NCCPAP speaks for and serves the needs of CPA practitioners and, while the Nassau/Suffolk chapter has done a wonderful job, many CPAs on Eastern Long Island have not been able to avail themselves of their services. Our job will be to reach out to them.

We at Diapoules & Feinstein CPAs P.C. have been members of NCCPAP for well over twenty years. We have witnessed first-hand the benefits that this organization can bring to CPA practitioners. This is especially true in these hard business times that are changing rapidly.

As a group we need to support and learn from one another. Times have certainly changed and the business of accounting is forever evolving. When Marvin's dad Al (a CPA) was helping us start our practice he told us all we needed was a dozen good clients each and we would be set. Of course, all Al needed to practice was a desk, a phone, an adding machine, a typewriter and some file cabinets. We all know that is no longer the case. The amount that the average firm spends on technology alone is staggering. Al would never have envisioned that in order to stay current in our practice we would require so many computer programs, a robust website, a secure portal and that we would be maintaining a blog. The need to stay current has never been greater.

We need your help in making the chapter a success, so please spread the word and encourage fellow CPAs to join. We also need your feedback on how we can expand the chapter, so let us know what services we need to provide to attract new members. However, before we can proceed we need volunteers to assist us. So please if you can find the time to help we would like to hear from you.

I am looking forward to be of assistance to you and your firm.

You can contact me at:

Diapoules & Feinstein CPA PC

(631) 547-1040 jd@dfcpaonline.com or at the national office execdir@nccpap.org

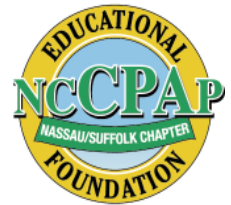
James Diapoules, CPA

**To register for any of our
meetings, please visit**

<http://www.ns-nccpap.org>



JOIN THE 10TH ANNIVERSARY SYMPOSIUM TEAM WE NEED YOUR HELP!!



2012 Long Island Tax Professional Symposium Volunteer Request Application

*PLEASE REGISTER AND SIGN UP TO HELP MAKE THIS YEAR'S EVENT
EVEN BETTER THAN LAST YEAR'S*

Please send your replies to: Patti Kass: patti@ns-nccpap.org or Fax to: (516) 997-5155

As always, we need volunteers to help run the Event

Dates: November 14, 15 & 16, 2012

Time: 7:00 AM to 5:00 PM

Please volunteer!!!!

Volunteers are needed for:

- 1) Registration & Sign-In Tables: starting at 7:00 AM Daily
- 2) Course Sign In: for attendance and handouts in the rooms: Daily
We will try our very best to assign people to the session (Course) which they will be attending.
- 3) Before the Event:
Monday, November 12, 2012
to set up and prepare from 5:30 p.m. – 10:00 p.m. Dinner will be provided

PLEASE MAKE SURE YOUR SYMPOSIUM REGISTRATION HAS BEEN RECEIVED BY THE
N/S CHAPTER OFFICE IN ORDER FOR US TO PROPERLY PLACE YOU!

Please email Patti Kass patti@ns-nccpap.org Fax to: (516) 997-5155 with your:

Name: _____

E-Mail Address: _____

Phone Numbers: _____

Please check off what you are willing to volunteer for:

Registration Desk _____ **Table Sign-In Desk** _____ **Course Sign-In** _____

Before the Event: **Monday, Nov. 12** _____



**2012 LONG ISLAND
TAX PROFESSIONALS SYMPOSIUM
NOVEMBER 14th, 15th & 16th
CREST HOLLOW COUNTRY CLUB
WOODBURY, NY**



LONG ISLAND'S PREMIER TAX EVENT!

Certified Public Accountants and Tax Professionals

Earn up to 29 Credits CPE, CFP, CLE, CE

Earn up to 8 Credits A & A

- 50+ Key Tax-Related Sessions
- Updates on State & Federal Tax Laws
- Nationally-known Speakers
- Meet with Key IRS & NYS Officials
- IRS & NYS Problems Resolution Meetings
- Connect with Key Suppliers
- Network with Fellow Practicing Tax Professionals
- MP3 CDs of Available Sessions
- Exhibit Area with 40+ Key Vendors
- Exhibit Floor Cocktail Parties
- Pre-loaded Flash Drives of Available Course Outlines

Sponsored By

The Educational Foundation
of the Nassau/Suffolk Chapter of the
National Conference of CPA Practitioners
and
IRS Small Business and Self Employed
Division Stakeholder Liaison Field

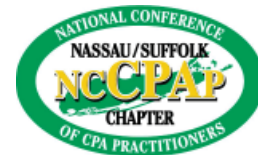
FRIDAY IS TECHNOLOGY DAY!

Demonstrations, Exhibits and Meetings
with Selected Technology Leaders.

NCCPAP-Nassau/Suffolk Chapter

22 Jericho Turnpike-Suite 110 - Mineola, NY 11501

(516) 997-9500 Ext. 3 - LITS@LITaxSymposium.org - www.litps.org





MAP – MANAGEMENT OF AN ACCOUNTING PRACTICE



The August MAP meeting had a panel to discuss “How to Help the Start-up Business.” Panel members, Sandy Johnson, Shelly Kronowitz, Don Ingram and Robert Barnett discussed organizational requirements, personal liability issues, new start-up checklists, making money from the new start-up and more.

The MAP Committee takes a break in September but comes back strong on October 31 with “The Loan A-Ranger.” This is a joint program with the NYSSCPA. We will have guests from several area banks speaking to us about what bankers are looking for in order to help our small business clients get loans in this difficult economy.

Last but not least, on December 19 the topic will be “Tax Audits – How to Prepare for Them, How to Avoid Them.” Our speakers for this meeting are Karen Tenenbaum and Neil Katz.

Are you interested in getting more involved in the MAP committee? We are looking for volunteers to help. Do you have a question related to managing your accounting practice? Help is just a phone call away. Contact MAP co-chairs Sandy Johnson at 516-409-1120 or Doug Sinetar at 516-794-9696.

Sandra Johnson CPA & Douglas Sinetar, CPA



NCCPAP members Alan Levine from North Carolina and Steve Sternlieb working hard at GIANTS training camp in Albany.



GOOD & WELFARE

Our Congratulations to

Andrew & Marilyn Hult on the engagement of their daughter Allison to Frank Gozukizil.

Marcia and Harold Landau are blessed to have been with their grandson, Tyler for his Bar Mitzvah at the wall in Jerusalem, Israel.

Our Get Well wishes to

Fred Steinberg, CPA, who has been in the hospital since May.
Ed Caine, CPA, Delaware Valley Chapter, for a speedy recovery.

Our Good & Welfare Chairman is Stephen Sternlieb, CPA steve@sssternliebcpa.com

Holiday Inn @ Plainview
215 Sunnyside Blvd
Plainview, NY 11803

MEETING SCHEDULE 2012

On Parade Diner
7980 Jericho Turnpike
Woodbury, NY 11797

September 6, 2012*	Preparation for Peer Review	2 CPE/A&A	Holiday Inn
September	MAP Meeting has been Cancelled		
October 4, 2012*	Change of Topic: 1031 Exchanges	2 CPE/Tax	Holiday Inn
October 31, 2012	Joint MAP Meeting with Nassau Chapter of NYSSCPAs: "The Loan A-Ranger"	2 CPE/MAP/ADVISORY SERVICES	On Parade Diner
November 14, 15 & 16, 2012	Long Island Tax Professionals Symposium		Crest Hollow Country Club
December 6, 2012*	Accounting & Auditing Update: How to prepare for your upcoming audit	2 CPE/A&A	Holiday Inn
December 19, 2012	Tax Audits: How to Prepare for Them, How to Avoid Them	2 CPE/MAP/ADVISORY SERVICES	On Parade Diner

*** Chapter Meeting**

All Meetings Subject to Change

Mark Your Calendars for 2013

but some dates are subject to change. Below are just a sample of what is ahead. The Educational Committee is working hard on securing the Topics, Speakers and Locations.

2 CPE/MAP/ADVISORY SERVICES Will be held at On Parade Diner, Registration is at 7:45 AM
 8 CPE/A&A and 4 CPE/ETHICS Location is to be determined ,Registration is at 7:45 AM
 All other Meetings are Location to be Determined, and Registration/Networking is at 5:30 PM

Tuesday	Jan. 15	Post Elections Blues Important Tax Changes for the year and elections Updates	2 CPE/Tax
Wednesday	Jan. 30	Show Me the Money! Time, Billing, Collections, Fees, Cash Flow	2 CPE/MAP/ADVISORY SERVICES
Thursday	Feb. 7	College 529 Plans- The Hidden Treasure- How to better utilize for you and your clients	
		Moderated by Gary Sanders with panel to discuss the Financial Aid interaction and also Gift and Estate Tax benefits	2 CPE/Tax
Wednesday	Feb. 27	Roundtable	2 CPE/MAP/ADVISORY SERVICES
Thursday	March 7	Tax Season Roundtable	2 CPE/Tax
	April	No Meeting	
Wednesday	April 24	Roundtable	2 CPE/MAP/ADVISORY SERVICES
Thursday	May 2 or 23	To Be Determined	2 CPE/Tax
Wednesday	May 29	What is the Direction of Your Practice? The Five Year Plan	2 CPE/MAP/ADVISORY SERVICES
Thursday	June 6	To Be Determined	2 CPE/Tax
Wednesday	June 26	How to Work on Your Practice and not in Your Practice	2 CPE/MAP/ADVISORY SERVICES
Thursday	June 27	All Day Accounting and Auditing Update	8 CPE/A&A
Thursday	July 11	To Be Determined	2 CPE/Tax
Wednesday	July 31	Sunrise, Sunset - What's Next?	2 CPE/MAP/ADVISORY SERVICES
Thursday	Aug. 8	To Be Determined	2 CPE/Tax
Thursday	Aug. 22	Ethics	4 CPE/ETHICS
Thursday	Sept. 12	Business Appraisal Workshop	2 CPE/Tax
Thursday	Oct. 3	To Be Determined	2 CPE/Tax
Thursday	Nov. 14, 15 & 16, 2013	Long Island Tax Symposium	
Thursday	Dec. 5	To Be Determined	2 CPE/Tax

NEWSLETTERS ADVERTISING

Sponsorships are available for our meetings as well as advertising in our newsletters. The newsletters reach over 500 decision makers in their companies. For a list of prices contact our office (516) 997-9500 x. 2 or email egelbien@ns-nccpap.org

NCCPAP GOES TO BOSTON

On August 1, 2 and 3 NCCPAP held its quarterly conference in Boston, MA. Members from up and down the east coast attended the three day conference. More than 15 members from the Nassau/Suffolk chapter were in attendance while others from our chapter participated through teleconferencing.

Most attendees arrived the night before the start of the conference enabling them to see some of the city as well as connect with old friends around the dinner table. The first day of the conference was filled up with various committee meetings. Each of the various committees are made up of members from the various chapters. Some of the committees that met included Membership, Scholarships, MAP (Management of an Accounting Practice), Education, Technology, Forward Planning and more. With such a wide variety of committees to choose from, there is a committee for just about anyone's interests.

The second day of the conference was more educational in nature, with each participant earning eight CPE credits. The morning started with IT specialists discussing how to protect our offices from cyber related problems. Next was a discussion led by our own Gary Sanders, Ken Hauptman and yours truly on Time Management, Billing and Collections. After lunch the Issues Committee led a discussion on current issues facing the Accounting profession; including a discussion on Big GAAP, Little GAAP. Winding up the day the Tax Committee gave a presentation on the new Health Care Act. After a long day of meetings, the group headed to Boston's Chinatown for an amazing dinner featuring everything from plum wine to spring rolls to Peking duck and more. After a long day that began at 8 am, you'd think everyone would have retired early to start it all over again on day three. Not this group, most could be seen swapping stories at the hotel bar well past midnight. Who says accountants are boring?

The final day of the conference was a half day open Board meeting. It's truly inspiring to watch such a dedicated group of individuals, people who give up three days from their practices to help grow this amazing organization of accountants helping accountants. But for every ounce of energy they expend to better this organization, it comes back to them two-fold. Where else can you spend three days exchanging ideas, asking questions and building relationships with your peers? I have come away from this conference with an extended network of professionals to whom I can turn with questions and issues that arise in my own practice. I now have friends who practice in Florida, Massachusetts, New Jersey and other states to whom I can turn with state questions.

All NCCPAP members are welcome to attend the National conferences. Join me in King of Prussia, PA on October 22, 23 and 24 for the next conference. You'll be amazed at how much your practice will benefit from it.

Thank you to Sandra G. Johnson, CPA of Sandra G. Johnson, CPA, Vice President of N/S NCCPAP and MAP Committee Co-chair for submitting this article. Sandy can be reached at (516) 409-1120 or sjohnson@sgjcpa.com

CHAPTER MEMBER BENEFITS AND DISCOUNTS



Receive a 30% discount on **CCH Products**. The members are billed directly. To order, go to: <http://tax.cchgroup.com/members/ns-nccpap> The CCH Code is Y3820. Our contact is Roger Franks, Account Manager, Quantity Publications (East), (877) 300-5219 phone and fax.

First Benefit Health Savings Card, you can log in to them by going to our website: www.ns-nccpap.org and clicking on Members Benefits.

JJT Energy Home Gas savings 8-12% on your current natural gas or electricity rates. Contact the office for info (516) 997-9500 x. 2

Disclaimer

IRS Circular 230 Legend: Any advice contained herein was not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. federal, state, or local tax penalties. Unless otherwise specifically indicated above, you should assume that any statement in this newsletter relating to any U. S. federal, state, or local tax matter was written in connection with the promotion or marketing by other parties of the transaction(s) or matter(s) addressed in this newsletter. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Any opinion is solely that of the author and is not necessarily the opinion of NCCPAP.

POLICY

THE FEES FOR REGISTRATIONS ARE:

CHAPTER MEETING (2 CPE): \$50.00 WITH *PRE-REGISTRATION AND \$60.00 REGULAR REGISTRATION, AND/OR AT THE DOOR REGISTRATION.
MAP MEETING: \$25.00 WITH *PRE-REGISTRATION AND \$35.00 REGULAR REGISTRATION, AND/OR AT THE DOOR REGISTRATION.

SEMINARS AND OTHER PROGRAMS: TBD

*PRE-REGISTRATION MEANS: A COMPLETED REGISTRATION FORM WITH PAYMENT AND POSTMARKED, FAXED OR E-MAILED TO THE N/S CHAPTER OFFICE THE FRIDAY PROCEEDING (Unless otherwise noted) THE CHAPTER MEETING, MAP MEETING AND/OR SEMINAR THAT YOU ARE PLANNING TO ATTEND.

CANCELLATION AND REFUND POLICY

A PRE-PAID REGISTRANT WHO CANNOT ATTEND THE CHAPTER MEETING, MAP MEETING AND/OR SEMINAR WILL BE ISSUED A REFUND IF CANCELLATION NOTICE IS GIVEN TO N/S NCCPAP CHAPTER OFFICE BY THE END OF THE CHAPTER MEETING, MAP MEETING AND/OR SEMINAR DAY.

Does your Business have an Acceptable Use Policy?

Not too long ago in the long history of commerce, businesses began to buy computers to make their employees more productive. The idea caught on. Fewer employees got more work done in less time. However, those first computers were functionally limited. There was no internet access and no ability to use them for anything other than their intended purpose. There was no online shopping, no personal email, no Facebook, and no IM (Instant Messaging). In general, it was a pretty boring machine. There was no reason to turn it on when you weren't working.

Today, in addition to being a productivity tool, a computer also has the potential to be a great time-waster. Employees can now use the same computer to shop, bank, communicate with their friends and play games, as well as for work. You hope that most employees will exercise appropriate discipline. However, to employees just joining the workforce and who grew up with technology, computer use so much a part of their lives that it's as natural as breathing. Have you explicitly told your employees what the rules are for using your business computers? If you haven't, don't expect them to know.

Loss of productivity is not the only risk from personal use of business computers. Social networking sites are more prone to viruses and spyware that might infect computers on your network. This could affect the availability of your systems for other users, the loss of data, or even a security breach. Could one of your employees be involved in online activity that could be considered offensive or illegal? You probably want to be able to demonstrate that they do not have your permission to use your business computers for this activity.

The proper way to notify employees of your expectations is through publication of an Acceptable Use Policy (AUP). This document should spell out the employee's basic responsibilities with regard to your computers and the rules for their use. You should require your employees to review and sign this document annually and keep the signed document in their personnel file. That way you have effectively established that you communicated the policy to each employee. That will come in handy if you ever need to discipline an employee for misuse of your computers. Their #1 defense would probably be that they did not know they were doing anything wrong. You can end that discussion! This document could also be invaluable if any third-party feels that they have been harmed by your employee's actions.

So, what should be in your Acceptable Use Policy (AUP)? The actual content is beyond the scope of this article, but I suggest that you "google" the term and you will find some AUP templates and samples that will give you a start. Typically, an AUP will have some basic principles stating that the computer is provided for business use and that you have the right to monitor its usage through any available tools to validate that it is being used for its intended purpose. The AUP would also spell out the employee's responsibility to protect the IT assets under his/her control and the company's systems and business data. This would include protection of passwords and the requirement to lock the computer when leaving it unattended.

Usage rules would cover any illegal activities including copyright infringement. Another good rule would be to prohibit the possession of confidential information from another company unless that company has specifically disclosed that information to you. Your employees will consider the policy pretty draconian if they are never allowed to use the computers for any personal activity. However, you should spell out the rules you think are appropriate for your situation. You may want to limit personal use to specific times of the day like breaks and lunchtime, and specific activities that are less risky. Some risky activities like P2P (Peer to Peer) file sharing or possession of objectionable materials should never be allowed. Whatever personal use that you allow, you should make it clear that you are not responsible for the security of the transaction and the employee uses your computer at their own risk.

The final thing is to include a section that states that violation of these policies will be subject to disciplinary action up to, and including, termination. If subcontractors use your computers or systems, you may need to tweak the wording to include removal from the account or termination of the contract.

I recommend that you keep it as short and crisp as possible.

How do you get started?

A qualified IT professional can also help you get started with a template, as the technical side of this effort is not to be ignored. Looking at your overall security environment as part of this effort can also help you review your password policies, mobile device policy, etc...

It's probably a good idea to run it by an attorney and/or a qualified HR professional.

Armando D'Accordo, President of South Nassau CMIT Solution. He can be reached at (877) 516 - 2648.

LEGAL BRIEFINGS FOR CPAS - BY STANLEY TEPPER CPA

There are several local law firms who publish periodical newsletters, of which are cited in this article. If you wish to add your firm's name to their mailing list, you can request it. Contact Stanley Tepper CPA at (516) 378-0560.

**Franklin, Gringer & Cohen, P.C.,
666 Old Country Road, Suite 202, Garden City, New York 11530 (516) 228-3131**

EXEMPT OR OWED OVERTIME PAY?

Disputes over whether a given employee is due overtime pay are no strangers to employment law. A recent example: *Hines et al.v. State Room, Inc. et al.*, a case heard by the U.S. Court of Appeals for the First Circuit. The Plaintiffs were all former sales managers who sued in federal court claiming that they'd been misclassified as exempt "administrative" employees and were entitled to unpaid overtime pay.

Meeting customers' needs

The State Room is a banquet facility that hosts wedding receptions and other social functions. The sales managers' principal role was to secure business by either cold calling names on a management-provided list or dealing directly with potential clients.

When cold calling, the sales managers would call only those listings they felt would be productive. And when dealing directly with clients, the sales manager would help determine what package was right for the particular client. If a client signed up for an event, the sales managers were then responsible for ensuring that every detail of the agreement met the client's expectations.

But the sales managers had no authority to make any financial decisions and were bound by management-controlled price schedules that dictated minimum charges for particular rooms based on an event's time and date. Further, they were prohibited from creating any financial obligations for their employer without management approval. The sales managers also weren't supervisors and had no direct authority over any other staff.

Qualifying for the exemption

Under the Fair Labor Standards Act (FLSA), eligible (or "nonexempt") employees must be paid one and a half times their regular hourly rate (otherwise known as "time-and-a-half" or overtime pay") for all hours worked exceeding 40 hours in one work week.

1. The employee must be paid a salary of \$455 or more per week.
2. The employee's primary duty must be directly related to the management or general business operations of the employer or the employer's customers.
3. The employee's primary duty must include the exercise of directly related to the management or general business operations of the employer or the employer's customers.

Specifically, the dispute settled on whether the sales managers met the third part of the test.

Rejecting the argument

Exercising discretion and independent judgment means that an employee has the authority to make an independent choice free from a superior's immediate direction or supervision. The fact that an employee's decision may be subject to review doesn't necessarily mean that the employee isn't exercising discretion and independent judgment.

Relying primarily on their inability to make any financial decisions, the sales managers argued that they were non-exempt employees and, thus, were owed unpaid overtime. Rejecting this argument, the Tenth Circuit compared the sales managers to insurance agents and customer sales managers, both of which are typically found to be administratively exempt positions.

Despite acknowledging the sales managers' lack of freedom in financial maneuvering, the court ultimately determined that their primary duty was to engage potential clients and work with them to create a custom product, tailored to meet each client's needs and budget. This individualized attention, according to the court, was done using discretion and independent judgment, making the sales managers exempt employees.

Avoiding the risk

Employers must ensure that employees who aren't paid for overtime do qualify for an FLSA exemption. An employer that misclassifies an employee as exempt will be responsible for not only whatever monies a successful claimant may be owed in unpaid overtime, but also liquidated damages (equal to the amount of the unpaid wage), civil monetary penalties and attorneys' fees.

(Continued next page)

**Vishnick McGovern Milizio LLP,
3000 Marcus Avenue, Suite 1E9, Lake Success, New York 11042 (516) 437-4385**

“What Healthcare Reform Means for Your Business”

by Sean R. Laksy, Esq.

The Affordable Care Act (the “Act”), commonly known as the Healthcare Reform Law and colloquially known as “Obamacare,” brings new requirements and benefits for business.

Not mandated for all employers

The first analysis a business must make under the Act is whether it is small or large, because different rules apply for each. Generally, a small business is defined by the Act as employing less than 50 full-time employees; while a large business is one that employs 50 or more full-time employees. The Act does not require that an employer has to provide health insurance. However, starting in 2014, if a large company does not provide what the government deems to be “adequate” health insurance, and its employees receive tax credits to purchase their own insurance then the business will have to pay an assessment. The assessment is steep: \$2,000 per full-time employee, excluding the first 30 employees. Therefore, for a 50 person company, the assessment would be \$40,000 (20 X \$2,000).

Health exchanges

Beginning in 2014 business with fewer than 50 employees will be able to purchase group health coverage through Health Exchanges, while those with less than 100 employees will have access to the Exchanges in 2017. A Health Exchange is a private health insurance marketplace that should allow consumers to pool together to negotiate with the same purchasing power as large employers, and thereby obtain more favorable rates.

For employees who are unable to afford employer-based insurance, the Act permits large employers to provide their employees with a voucher equal to the amount of the employer’s premium contribution. This will apply to low-income workers who spend between 8% and 9.8% of their annual wages on health insurance premiums. The vouchers will give those employees the financial aid necessary to purchase insurance through the health Exchanges, while the employer will not receive an assessment or incur addition costs.

Tax credits

Since 2010, small businesses have already been eligible to receive tax credits for their contributions to their employees’ health care plans. With regard to eligibility for tax credits, a small business is defined as having fewer than 25 “full-time equivalent” employees. A full-time equivalent employee can be a single full-time employee or two half-time employees. The business must pay wages averaging less than \$50,000 per employee annually and contribute at least half of the insurance premiums for its employees at the single (employee-only) coverage rate. Qualifying companies can receive a tax credit of up to 35% of the premiums paid. In 2014, the credit will increase to 50%.

Limitations on coverage denials & premiums

The Act provides that small employers (less than 50 employees) cannot be refused coverage based upon the health status of their participating employees. Insurers are required to accept all members of a small employer’s group, including those employees or family members with health conditions. In addition, insurance may not be canceled for a member or group because someone in the group becomes ill. Moreover, starting in 2014, health insurers will not be permitted to increase premiums based upon the health status of the group or gender. There will also be limitations on how much premiums can vary based on age. Health status, gender and age have been found to significantly increase a group’s premiums.

Footnote

**N/S NCCPAP
is conducting a special morning session on
Thursday, August 30, 2012
at the
Crest Hollow Country Club in Woodbury
on the Health Care Act: THE SUPREME COURT SPOKE; WHAT DO WE DO NOW?
Bob Goldfarb, CPA and Steve Greenberg, CPA will be the speakers.
3 CPE/TAX Credits.**

**(Once this meeting has passed, if you would like a copy of the handout,
please contact the Chapter office.)**

Honoring



Hazel Diamond



Matthew Zelen

HOPE WITH EVERY STEP

kids. hope. cure.



VALLEY STREAM

5K Family Fun Walk

Saturday

October 13, 2012

10:00 AM ~ Rain or Shine!

REGISTER ONLINE:

www.ATCP.ORG/HopeStepValleyStream

Raise the most money for A-T research to win a

KINDLE FIRE!

Sponsor form available online at registration

Raffles

Shirts

Prizes

Lots of Family Fun

Registration + t-shirt
\$25 person
\$50 family of 3
\$75 family of 4+

CONTACT:

Claudia Rohlinger 516.808.2777
or cdsparkle@aol.com
Brigitte Diamond at 718.896.3055
or b4diamond2002@yahoo.com

LOCATION:

A.J. Hendrickson Park
Located on West Merrick Road between
North Franklin Avenue and Fletcher Avenue

REGISTRATION:

9:00 AM ~ Arrive Early!
Pick up shirts and turn in your sponsor money

5K WALK:

10:00 AM ~ Strollers, skates, bikes, wagons all welcome

FOOD:

Bagels, fruit, coffee, water, etc.

RAFFLES:

Item donations welcome

benefitting the
AT CHILDREN'S PROJECT®
kids. hope. cure.
atcp.org info@atcp.org



5300 W. Hillsboro Blvd. #105
Coconut Creek, Florida 33073
atcp.org
800.5.HELPA-T or info@atcp.org



Hazel Diamond

Matthew Zelen

Corporate Opportunities



T-shirt printing deadline: Sept. 17, 2012

October 13, 2012

A.J. Hendrickson Park
VALLEY STREAM
5K Family Walk

Platinum Sponsorship ~ \$1,000 Minimum Contribution

- Recognition on event t-shirts, website, media event promotion, and banners
- Table space at event for company/organization information and product promotion
- Complimentary registration of 4 event participants

Gold Sponsor ~ \$500 Minimum Contribution

- Recognition on event t-shirts, website, and banners
- Complimentary registration for 2 event participants

Silver Sponsor ~ \$200 Minimum Contribution

- Name recognition on event t-shirts

Bronze Sponsor ~ \$100 Minimum Contribution

- Name recognition on route signs

Item/Service Donors ~ Receive same benefits as above based on the value of the donation

- Prizes, food, beverage, entertainment welcome - contact either Claudia and Mike Rohlinger at 516.808.2777 or cdsparkle@aol.com or Brigitte Diamond at 718.896.3055 or b4diamond2002@yahoo.com

Company name as it should appear in print: _____

Address: _____ City: _____ State: _____ Zip: _____

Contact Name: _____ Phone: (____) _____ Email: _____

Sponsorship Level _____ Contribution \$ _____ Check Enclosed ☐ CC ☐

Credit card: _____ Exp. Date _____

Signature _____

ONLINE at www.atcp.org/HopeStepValleyStream or **MAIL** completed form with payment (checks payable to A-T Children's Project):
A-T Children's Project, 5300 W. Hillsboro Blvd. #105, Coconut Creek, FL 33073 or **FAX** to 954.725.1153

Email color logo & b w logo 300 dpi to fundraising@atcp.org — T-shirt printing deadline is September 17th!

An IRS 501(c)(3) Public Charity

The A-T Children's Project is a non-profit organization that raises funds to support and coordinate biomedical research projects, scientific conferences and a clinical center aimed at finding a cure for ataxia-telangiectasia, a fatal genetic disease that attacks children, causing progressive loss of muscle control, cancer and immune system problems.

***APS* Pension & Financial Services Inc.**

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NEW LAW REGARDING DISCLOSURE OF SOCIAL SECURITY NUMBERS IN NEW YORK

CPA practitioners might want to make their clients aware of a new law (A.8992-A / S.6608-A) signed by New York Governor Cuomo on August 14, 2012 that strengthens existing protections to prohibit certain entities from requiring a person to disclose his or her Social Security number (SSN) for any purpose, and from refusing to provide any service based on an individual's refusal to disclose his or her number.

Current law prohibits persons and entities from intentionally making available to the public an individual's SSN, including printing an individual's SSN on a card or tag required for the individual to access products or services, requiring a person to provide his or her SSN over the Internet except through a secure connection, and printing a person's SSN on the outside of materials being mailed to a person. The law also limits the ability of entities to collect individuals' SSNs in the first place. The law's provisions are subject to multiple exceptions, including use of SSNs for government requirements, use for internal verification or fraud investigation, use related to banking and credit-related activities, use in connection with employment, insurance or tax purposes, and other instances.

The law takes effect on December 12, 2012.

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