



**PRESIDENT**  
**Tracey Bond**

Linowitz & Company  
217 East Hanover Street  
Trenton, NJ 08608  
W -609-695-7426  
C: 609-707-0543

[tracev@linowitzcpa.com](mailto:tracev@linowitzcpa.com)

**PRESIDENT-ELECT**  
**Stephanie Sommers**

St. Clair CPA's, PC  
101 West Elm Street, Suite 500  
Conshohocken, PA 19428

[ssommers@stclaircpa.com](mailto:ssommers@stclaircpa.com)

**TREASURER /**  
**FINANCIAL LITERACY**  
**Mary-Claire Corcoran, CPA**

324 Woods Road  
Glenside, PA 19038  
H-215.885.1006  
C-215.990.0219

[corc2chel@aol.com](mailto:corc2chel@aol.com)

**SECRETARY**  
**Judy Maira**

Toll Brothers Inc  
Corporate Office  
250 Gibraltar Road  
Horsham, PA 19044  
215-938-5224

[jmaira@tollbrothersinc.com](mailto:jmaira@tollbrothersinc.com)

**DIRECTORS**

Marian Borzelleca, CPA  
Theresa Copeland, MSM  
Jan S. Spiegel

**IMMEDIATE PAST**  
**PRESIDENT**  
**Pam Wenner**

[pwenner@bki.com](mailto:pwenner@bki.com)

**NATIONAL HEADQUARTERS**

1-800-326-2163

[www.afwa.org](http://www.afwa.org)

**NATIONAL TREASURER**

(member of Philadelphia Chapter)  
[mduff@duffaccountingsolutions.com](mailto:mduff@duffaccountingsolutions.com)

## PRESIDENT'S MESSAGE

Dear Members and Friends of the Philadelphia Chapter:

Happy New Year! We have a lot to be excited about as we begin our new fiscal year. Not only is this the start of my term as President but it's the start of our new brand as well. We are emerging as the Accounting and Financial Women's Alliance. These are two areas of business that intertwine on a constant basis. It is only natural our organization embraces them together. I have to admit it is a little intimidating becoming President in a year with so many changes and challenges before us, but with your support and encouragement, it will be a great year. Pam is a remarkable person who has shown great dedication and I want to thank her for her leadership during the past two years.

July 20<sup>th</sup> was our annual planning meeting. Thanks to everyone who ventured over to New Jersey to assist in creating our calendar for the upcoming year. I encourage our current members to reach out to your colleagues and friends who work in finance and invite them to attend a meeting with you. We have great topics that will benefit everyone. It will be a great opportunity for us to connect and network. Another one of the changes for the upcoming year that was discussed at the planning meeting is that we are going to have most of our meetings on the second Tuesday of every month, with three exceptions. This way, you always know when the meeting is, you just have to check our website or newsletter for where the meeting is.

One of the items discussed at our planning meeting was our new website. It looks great! Thanks to the committee for all of their hard work.

We also discussed **Student Night**, which will be held **November 6<sup>th</sup>**. Stephanie Sommers has agreed to chair this event. The website will provide all the information for Student Night as well as sponsorship opportunities. It will be a wonderful event, so spread the word.

I look forward to seeing everyone in Philadelphia for our September 10<sup>th</sup> meeting. **Banking Requirements for Successful Refinancing** will be the topic and will be held at the Ristorante Panarama, Penn's View Hotel 14 N Front Street.

Enjoy the last few weeks of summer.

Truly yours,

*Tracey Bond-Weincyzk*

President of the Philadelphia Chapter.

# September Meeting Notice

**Event:** **Banking Requirements for Successful Refinancing also to include discussions about "Comfort Letters".**

**Location:** **Ristorante Panarama\_ Penn's View Hotel  
14 N Front Street  
Philadelphia, PA 19106  
215-922-7800**

**Date/Time:** **Tuesday, September 10 at 6:00 pm**

**Cost:**

<b>Members:</b>	<b>\$ 30.00</b>
<b>Non-members</b>	<b>\$ 35.00</b>
<b>Students</b>	<b>\$ 15.00</b>

**RSVP:** **Please contact Tracey Bond-Weinczyk by end of day, Monday, September 9, 2013 by email [afwaphilly@gmail.com](mailto:afwaphilly@gmail.com)**

**Topic:** Refinancing a mortgage provides lots of advantages for some homeowners. By locking in a lower interest rate or extending the term of a mortgage loan, homeowners can save thousands of dollars. Refinancing, though, is not automatic. Homeowners who want to refinance their homes must meet some essential requirements first. Only then can they secure a new mortgage loan.

For years, CPAs have been asked by third parties for verification, confirmation, certification, corroboration, authentication, or substantiation of their clients' financial information. Negative connotations have often been associated with these requests—liability concerns, client alienation, confidentiality breaches, ethical issues, possible Gramm-Leach-Bliley Act violations, professional standard prohibitions, and Internal Revenue Code penalties. We will learn what Comfort Letters really do for us.

## **About our Speakers:**

**Vitoria Zaslavsky, Senior Vice President, Commercial Banking, Citibank**

Vittoria has been in banking for 18 yrs, where she is a middle market commercial banker who manages her own portfolio. Vittoria typically works with companies that range from 5-50 mm in revenues. Prior to that, she and her husband owned a Pharmacy in Philadelphia for 25 years. "Owning your own business prior to becoming a banker allows a banker to truly understand the needs and issues of business owners." With this background, Vittoria is able to specialize in commercial lending and overall relationship management. She is able to price and structure her own deals.

She has won numerous awards at both PNC Bank and Citibank for top sales performance and service excellence.

## **EMPLOYMENT / MEMBERSHIP**

Lori Lucente-McKeage, CPA  
Diversified Industries, Inc.  
121 High Hill Rd  
Swedesboro, NJ 08080  
W-856-662-1981 x 107  
C-609-504-8956  
[seagem.llm@comcast.net](mailto:seagem.llm@comcast.net)

## **NEWSLETTER / WEBSITE**

Jan Spiegel  
1854 Lippincott Road  
Huntingdon Valley, PA 19006  
H-215.947.8617  
[jsrspiegel@comcast.net](mailto:jsrspiegel@comcast.net)

## **SCHOLARSHIP**

Marian Borzelleca  
102 Woods Rd.  
Plymouth Meeting, PA 19462  
C – 610-745-6659  
[mborzellecacpa@gmail.com](mailto:mborzellecacpa@gmail.com)

## **STUDENT NIGHT / Stephanie Sommers**

St. Clair CPA's, PC  
101 West Elm Street, Suite 500  
Conshohocken, PA 19428  
[ssommers@stclaircpa.com](mailto:ssommers@stclaircpa.com)

## **BY LAWS/ LEGISLATION**

Mary Feeney-Bonawitz, PhD, CPA  
Penn State University  
200 University Dr, A-122  
Schuylkill Haven, PA 17972  
H: 570-366-0919  
W: 570-385-6085  
[MFBonawitz@verizon.net](mailto:MFBonawitz@verizon.net)

Vitoria Continued from page 2

Vittoria is on the board of the national foundation for Celiac Awareness (NFCA) and Filitalia International. She was on the national board of directors for 15 yrs. It's a nonprofit organization that promotes the Italian language and culture, offers scholarships and mentoring opportunities. Vittoria was president of the SJ chapter for 4 yrs

Vittoria attended Temple University Fox School of Business, RMA Commercial Lending School and the Wharton School of Business

## **Karen Facer-Mee, CPA President at Facer, Mee & Associates, P.C**

Though Karen hasn't held an officer position with the chapter, she has been a devoted member. Karen is a Past President of the Greater Philadelphia Chapter of the PICPA and has served that organization in various positions since May of 2003.

A graduate of Temple University in 1983, Karen began her career in accounting as a Para-Professional at Kreischer, Miller, in Horsham, PA (while attending Temple). She obtained her CPA in 1984 and was later promoted to Manager. In 1990, she left the firm to found a Sole Proprietorship, as Karen C. Facer-Mee, CPA, in Warrington, PA. Since 1995, Karen has held the position of President of Facer, Mee & Associates, P.C. in Ivyland, PA.

Until 2010, she served as the President of the Greater Philadelphia Chapter of the Pennsylvania Institute of Certified Public Accountants. Karen served the PICPA in various non-paying executive positions leading to her Presidency. Karen will serve on PICPA GP Chapter Executive Committee as well as Chair of Past Presidents and Nominations until May 2011. She has been a member of numerous PICPA committees including Legislation & Local Taxation, Annual Tax Meeting, Practitioners, Cooperation with the Bar, Relations with Schools and Community Involvement among others. Karen has served at the State level on Budget & Finance, Chapter Operations, CPA Image Enhancement and Council.

Karen has been visible in TV, radio and news as a member of the PICPA Speakers Bureau and AICPA CPA Ambassador. Most recently she was interviewed on NBC-10 and CBS-3 while volunteering for Tax Phone Banks and webchats. She has a long list of speaking engagements that include a town meeting for Senator Conti for flood victims in February 2005 and being a PICPA presenter and judge for Philadelphia Business Journal CFO & Women of Distinction Awards. She is a key contact for PA Legislators in her district.



## **Philadelphia Chapter Scholarship Fund**

If you would like to make a contribution or honor someone for a great accomplishment, please think of our Scholarship fund. You may send donations to:

**Mary-Claire Corcoran  
324 Woods Road  
Glenside, PA 19038**

Please make checks payable to **ASWA Philadelphia Scholarship**. Your contributions will help further the education of a student pursuing a career in accounting. We will also send acknowledgments to your honoree, just send the information.

Here is a listing of our meetings for the upcoming year. Mark your calendars now for the dates. Topics and locations may be subject to change, so please refer to our website monthly for the most up to date information.

## Calendar of Events 2013-2014



<b>September</b>	Chapter Meeting	<b>Tuesday, September 10</b> Banking Requirements for Successful Refinancing also to include discussions about "Comfort Letters" Vittoria Zaslavsky Senior Vice President Commercial Banking Citibank Karen Facer-Mee, CPA President at Facer, Mee & Associates, P.C. Ristorante Panarama – Penn's View Hotel
<b>October</b>	Chapter Meeting	<b>Tuesday, October 8</b> Ready, Aim, Fire! - a tactical presentation of techniques designed to bolster business development Ira Rosenbloom -Chief Operating Executive of Optimum Strategies, LLC Dechert LLP at the Cira Centre
<b>November</b>	Student Night	<b>Wednesday, November 6</b> St. Clair CPA's 101 W. Elm Ave Conshohocken, PA
<b>December</b>	Social	<b>Friday, December 6</b> Bunco Party Fundraiser St. Clair CPAs, P.C, Conshohocken, PA 19428
<b>January</b>	Chapter Meeting	<b>Tuesday, January 14, 2014</b> Tax Update Cheryl Post, CPA St. Clair CPAs, P.C. , Conshohocken, PA 19428

## Calendar of Events continued

**February** Chapter Meeting **Tuesday, February 11**  
Obamacare  
Speaker: TBD  
Location: TBD

### March

We wish all the best to those of our members working many hours during tax season.  
We hope to see you after April 15th

**April** Chapter Meeting **Wednesday, April 23**  
Speaker: Laura Flanders  
Ponzio's 7 West Rt 70 Cherry Hill, NJ 08003

**May** Chapter Meeting **Tuesday, May 13**  
Proactively Manage Your Career  
Speaker: TBD  
Location: TBD

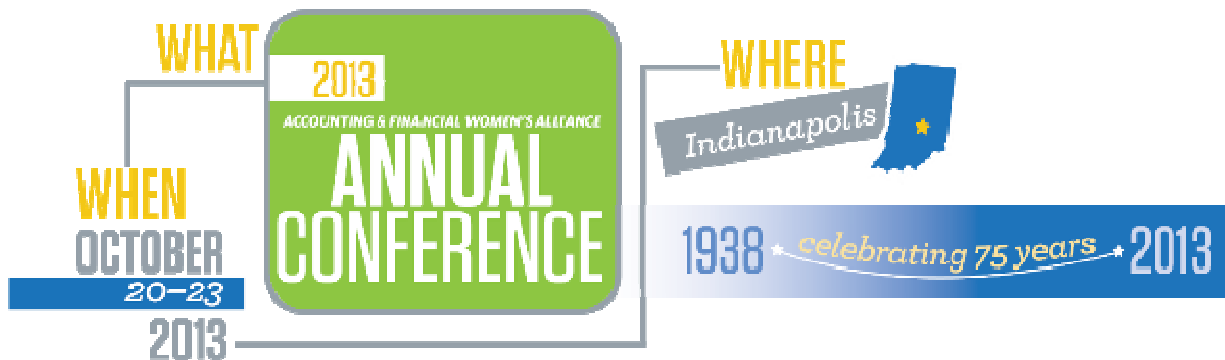
**June** Chapter Meeting **Tuesday, June 10,**  
Officer Installation / Scholarship Fundraiser  
Location: TBD

## **Deadline for inclusion in the next newsletter is September 18th**

Please forward all submissions to **Jan Spiegel** at: [jsrspiegel@comcast.net](mailto:jsrspiegel@comcast.net).

Use **AFWA newsletter** in the subject for all submissions please.

# Upcoming Events and Conferences



## 2013 Accounting & Financial Women's Alliance Annual Conference October 20-23, 2013 Hyatt Regency, Indianapolis, IN

### It's Our 75th Anniversary!

The Accounting & Financial Women's Alliance turns 75 this year! We are planning to celebrate in style during the [2013 Accounting & Financial Women's Alliance Annual Conference](#), which we have intentionally scheduled in Indianapolis, Indiana, the location of our very first chapter! Now, we are counting on you to help us make the most of this special occasion.

**Send Us Your Chapter Memorabilia!** The conference "Fun Night", to be held on Sunday, October 20th, will serve as the pinnacle of our celebration, where we will gather with members from across the country to commemorate this special 75-year milestone. As part of our celebration, we are asking our chapters to share memorabilia that your chapter has collected over the years. We hope you will have fun with this, and to add some competition, we plan to award chapters for superlatives such as "funniest", "oldest", and more.

**Help Us Create a Documentary!** We would love to receive video interviews of members who can provide some history about your chapter. If possible, please identify one of your members who has been in the chapter for a long period of time and film them for a minute or two to provide some commentary about the "way things were" back at some point in time. If your chapter is relatively new, we would still love to receive a 1-2 minute clip about your chapter. Ultimately, we'd like to combine these video clips into a short "documentary" to share during the conference and later through social media.



**November 1, 2013**  
PA Convention Center -Philadelphia

Just announced, Hillary Rodham Clinton as Keynote Speaker



For more information and registration, please visit:

<http://www.paconferenceforwomen.org>

# Our Affiliations

Did you know that we have affiliations with NAWBO, WIFS, ALPFA as well as the other companies you see here ? What does this mean you may ask? By being an affiliate of these professional women's groups, it allows us, the members of ASWA-Philadelphia Chapter to attend their meetings at their member cost, to expand our networks, professionally and personally to help us grow. To know more about them and see their meeting schedules, please check out their websites It also allows us discounts to the CPA review courses and other benefits to the other affiliates (just click on their icons to go to their websites):



**The Alert on the following page has been submitted by our member, Karen Facer-Mee**

We want to alert you to a rather official looking scam which we just received in the mail. If you receive mailings from an organization calling themselves "Corporate Records Service" (or similar name and featuring an address in your state) that urges your corporation or limited liability company to file information and send payment of \$125 by a certain date--it is a scam **DO NOT PAY IT**. Several state agencies report these companies offer to record or file corporate information such as "Annual Corporate Records Form, Annual Meeting Disclosure Statement, or 2013 Annual Minutes Forms" (see attachment which was posted on PA's website on 8-13-13) [next page]. Do not be drawn in by the official appearance of this notice; none of the information being requested is required to be filed.

Please keep in mind that any official notices sent to businesses by the Pennsylvania Department of State or the Secretary of the Commonwealth's office will contain the letterhead and/or contact information for the Bureau of Corporations and Charitable Organizations. Please contact the Bureau at (717) 787-1057 or [ra-corps@pa.gov](mailto:ra-corps@pa.gov) should you have any questions or concerns regarding these solicitations.



**Voter ID Law**

**Department of State**

**Licensing**

Voting and Elections

Notaries

Certifications, Apostilles,  
and the Authentication  
of Documents

**Corporations**

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## Important Consumer Alert

### Corporate Compliance Company and Corporate Records Service Scam

April 18, 2013

The Pennsylvania Department of State has been made aware of solicitations that are being mailed to Pennsylvania businesses from two companies: Pennsylvania Corporate Compliance Company and Corporate Records Service. These solicitations are titled "[Annual Meeting Disclosure Statement](#)," "[2013 -Annual Minutes Form](#)," and "[2013 Annual Corporate Records Form](#) ." These mailings urge business corporations and limited liability companies to file information and send payment in the amount of \$125.00 by a certain date in order to maintain proper records.

These solicitations include a citation to the Pennsylvania Business Corporation Law regarding corporate records. At first glance, these solicitations may look official; however, none of the information being requested is required to be filed with the Department of State or the Secretary of the Commonwealth. Pennsylvania corporations and limited liability companies are not required to file corporate minutes with the Department of State or with a private company such as Pennsylvania Corporate Compliance Company or Corporate Records Service . The Department is alerting all Pennsylvania business entities of this deceptive solicitation to prevent Pennsylvania businesses from completing the form and sending payment to a mailing center post office box address by the deadline on the form.

Despite the suggestive language on the mailing, the "Annual Meeting Disclosure Statement," the "2013 -Annual Minutes Form" and the "2013 Annual Corporate Records Form" are not required to be completed. These formal-looking letters did not originate from any governmental office, nor are the Pennsylvania Corporate Compliance Company and Corporate Records Service affiliated or associated with Pennsylvania state government in any way. Similar scams have been reported in other states. These "Annual Meeting Disclosure Statement," "2013 - Annual Minutes Form" and "2013 Annual Corporate Records Form" documents should be disregarded by all companies that receive them.

Additionally, please keep in mind that any official notices sent to businesses by the Pennsylvania Department of State or the Secretary of the Commonwealth's office will contain the letterhead and/or contact information for the Bureau of Corporations and Charitable Organizations. Please contact the Bureau at (717) 787-1057 or [ra-corps@pa.gov](mailto:ra-corps@pa.gov) should you have any questions or concerns regarding these solicitations.

Modified Date: 08/13/2013 01:29 PM

## Interested in Serving on AFWA's National Board or the Foundation of AFWA's Board?

Interested in contributing to the AFWA National strategic plan? Willing to dedicate some of your time, creative energy, and ideas to further shaping the vision and growth of our great organization? The Nominating Committees for both the AFWA National Board and the Foundation Board are seeking qualified, dedicated and energetic members to serve on their respective 2014-2015 Board of Directors.

### Requirements for serving on the National AFWA and Foundation Boards:

- Must be a Regular member in good standing
- Have served or currently serving on the chapter board of directors
- Able to attend two, in-person board meetings annually – one held in conjunction with the Annual Conference in the fall and one held at a regional conference in the spring
- Support of your chapter, your employer and your family

Serving on the National Board of a professional organization such as AFWA is truly an opportunity to grow both professionally and personally. Working on a team with leaders throughout the country is an experience that you will not forget.

Serving on the National Board of a non-profit organization such as the Foundation of AFWA is for members who are philanthropic and have a desire to help students and professionals in accounting and finance through scholarship programs and educational advancement.

Now is the time to evaluate your career and life objectives and see if a board position on the National AFWA or Foundation board fits into your plans. The benefits are far-reaching and of great value.

Perhaps you are not quite ready for the commitment required to serve on either of these National Boards. Are you interested in serving as a Regional Director (RD)? The role of the RD is primarily focused towards Chapter Mentoring. The RD also has the opportunity to serve on one of the national committees – Chapter Partnering, Communications or Membership. The RD is a representative of the national organization and attendance at the AFWA Annual Conference and regional conference(s) is very important.

The Nominating Committee will interview candidates for the National AFWA board, the Foundation board and regional director positions by telephone or in person in Indianapolis, IN during the 2013 Annual Conference, October 20-23. To nominate yourself or someone else, please download a biographical information sheet from [www.afwa.org](http://www.afwa.org) (login and go to Member Resources/National Board Nominations or contact AFWA Headquarters at [afwa@afwa.org](mailto:afwa@afwa.org)). Nominations must be received via email or fax by Monday, September 30th or at the Annual Conference registration desk by Monday, October 21st. If you have any questions, please contact a member of the nominating committee.

By serving in this important capacity, you are playing a vital role in strengthening AFWA, while enhancing your own professional resume and expanding your personal resources. We look forward to hearing from you!

### 2013 AFWA National Nominating Committee

Cheryl Heitz, [cheryl.heiz@nau.edu](mailto:cheryl.heiz@nau.edu)

Karen Jacobson, [kjacob107@hotmail.com](mailto:kjacob107@hotmail.com)

Violeta Torres, [Violeta\\_L\\_Torres@att.net](mailto:Violeta_L_Torres@att.net)

### 2013 The Foundation of AFWA Nominating Committee

Melody King, [melody@kasllc.biz](mailto:melody@kasllc.biz)

Susan Adams, [sadams@hmpc.com](mailto:sadams@hmpc.com)

# Do you know any Accounting or Financial professionals who are not members of AFWA?

## This is what you should share with them:

By joining the Accounting and Financial Women's Alliance (AFWA), you can strengthen your professional growth. AFWA offers networking and continuing education with accounting and finance professionals at the local, regional and national levels. Our members communicate both virtually and in-person through online discussion forums, national and regional conferences and chapter meetings.

## Benefits of Membership

The following is a list of current benefits enjoyed by members:

- Prestigious status of professional affiliation
- National contacts for networking and professional information
- Forum for CPE
- Scholarships
- Leadership opportunities in supportive arena
- Subscription to *Accountability* e-newsletter
- National and regional conferences at a discounted rate
- Access to Career Center
- Access to ASWA's LinkedIn group
- National online membership directory
- Discounted membership to the Institute for Management Accountants (IMA)
- Discounted products and services through affiliation agreements (CPA review courses, CCH tax & accounting books, Long Term Care insurance and Bank of America credit card.)

If you know of an accountant or financial professional who is not a member, please tell them about us! Have them go to [www.afwa-phila.org](http://www.afwa-phila.org). Click on **MEMBERSHIP**. Or click on this



blue to **RENEW-JOIN**.

