



## PENNSYLVANIA CHAPTER

[www.panatptax.com](http://www.panatptax.com)

1-800-PA-NATP1

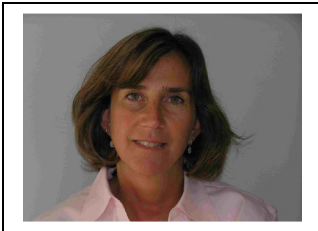
# PA-NATP

# NEWS



Volume 21, Issue 4

Winter 2009-10



## President's Message

Dear PA-NATP,

Hello, my name is Justina Tushak and I am the new president of PA-NATP. I served in the secretary position before becoming the president. I own an accounting and tax business in Erie. I am very honored and excited to be the new president. I would like to thank the past president, Sean Brennan, for his guidance during the transition. It will be a challenge to follow Sean and all his accomplishments.

In 2010, we plan to continue making improvements to our website, [www.panatptax.com](http://www.panatptax.com), and you can now connect with us on facebook & twitter. These are all great ways to stay connected to the Chapter. And the free Chapter socials will be continued with an event in Williamsport on June 17. If you live in this area please plan on attending. It's a great opportunity to meet fellow members and network.

The Charity Challenge events, created by Past President Sean Brennan, will be expanded in 2010 with the addition of the Relay for Life in Elizabethtown on June 25 & 26, 2010. We will once again participate in the Red Cross fundraising walk on April 17, 2010 in the Philadelphia area. Members can register to walk/run in the event or make a contribution to the team, TaxTrippers, online at the Red Cross website. Our goal is to have a charity challenge in all five regions of the state. Please see the calendar for additional charity challenge dates. The Board decided to add an incentive to the charity challenge among the regions of the state. This incentive is a trophy with the winning regions charity event and money raised. The 2009 Charity Challenge trophy was awarded to Region 3, the Pittsburgh area, for the Diabetes Walk through the Pittsburgh Zoo. This event raised over \$1,200.00. Watch the website and newsletter for additional information on the charity challenge events.

The Board decided to rearrange the seminar dates in 2010 and moved the East Seminar to October 19. As in the past, it will be held in the Valley Forge area. Details will be posted on the website and in the newsletter as they become available.

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## President's Message

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Also, please check the website for information regarding the licensing of tax preparers. We will be posting information as it becomes available. PA-NATP will be a great resource as the licensing progresses forward.

PA-NATP will submit a Chapter of the Year application again this year. Any member who has had a tax related article published or has made a tax related television or radio appearance in 2009 should forward this information to me at [jtushak@tushakaccounting.com](mailto:jtushak@tushakaccounting.com). A section of the application requests information documenting these events. Also, if you have participated in any charity event with regard to tax preparation or other tax related items please forward this information. All information must be received by May 15, 2010.

Now that the holidays are over, all of us are preparing for tax season. If you do not e-file already, you may want to consider trying it this year. E-filing allows the preparer to receive a confirmation that the IRS has received the tax return. Additionally, you can pay a tax due amount with automatic withdraw if the client is comfortable doing so. A client can choose any date up to April 15, 2010 for the removal of the payment. Estimated payments can also be made through electronic withdrawal.

Have a prosperous tax season and we will talk again in the spring.

Sincerely,  
Justina Tushak, CPA EA

## W-2, WAGE AND TAX STATEMENTS REMINDER

Reprinted from the PA Dept. of Revenue's website with the permission of the Department's Press Office

The Department of Revenue reminds employers that they may file W-2 Transmittals (REV-1667) and employee wage and tax statements faster and more efficiently through any of its free electronic systems.

e-TIDES is an Internet filing system that allows electronic filing of returns, payments and extension requests. Employers already registered in e-TIDES should go to [www.etides.state.pa.us](http://www.etides.state.pa.us), click on "Instructions," then select the appropriate "Multi-Import" file specifications format – either comma delimited (.csv) or MMREF-1 file layout. Those using.csv format are reminded to first input employee wage and tax statement information, then complete the W-2 transmittal. e-TIDES also allows employers to review the status of transactions and filing history using the "Tax Functions" menu.

Employers that do not have e-TIDES accounts are encouraged to register at [www.etides.state.pa.us](http://www.etides.state.pa.us). The business tax TeleFile system is another fast, effective and free way to meet W-2 wage and tax statements filing requirements. Prior registration is not required, and employers may input up to 10 employee wage and tax statements per entity.

To access the business tax TeleFile system, call, toll-free, 1-800-748-8299. The TeleFile system requires the same information as e-TIDES or paper forms. Upon completion of a report, TeleFile provides a 12-digit confirmation number as proof of filing.

Visit the department's online customer service center at [www.revenue.state.pa.us](http://www.revenue.state.pa.us) or call the Bureau of Business Trust Fund Taxes at 717-787-7635 if you have any questions about W-2 transmittal and employee wage and tax statement requirements

# Summary of Tax Changes Passed as Part of the Fiscal Year 2009-10 State Budget

## **Personal Income Tax:**

Check-offs – The sunset dates for the following check-offs on the Personal Income Tax return have been extended to Jan. 1, 2014: Wild Resource Conservation, Organ and Tissue Donation Awareness, and Military and Family Relief Assistance. The sunset dates for the check-offs for Breast and Cervical Cancer Research and Juvenile Diabetes Cure Research Funds have been extended indefinitely.

Employer Withholding Reports and Remittances – An employer that can reasonably anticipate that its employer withholding will be \$20,000 or more in a calendar year will be required to report and remit the tax on a semi-weekly schedule. This change requires the largest employers to submit withheld taxes to the department on a schedule similar to the one used by the IRS. This change is effective for periods beginning after May 31, 2010.

## **Business Taxes:**

Sales Factor – For tax years beginning after Dec. 31, 2008, the sales factor used in calculating the Corporate Net Income Tax will increase from 70 percent to 83 percent. The sales factor weight will be further increased from 83 percent to 90 percent for tax years beginning after Dec. 31, 2009.

Net Operating Loss – The cap on the net operating loss will increase to the greater of \$3 million or 15 percent for tax years beginning after Dec. 31, 2008, and \$3 million or 20 percent for tax years beginning after Dec. 31, 2009.

Capital Stock and Franchise Tax Valuation – The standard deduction used in calculating the Capital Stock and Franchise Tax will increase from \$150,000 to \$160,000 for tax years beginning after Dec. 31, 2009.

Capital Stock and Franchise Tax Rate – The tax rate has been set as follows:

- ❖ 2.89 mills for tax years beginning in 2008 through 2011;
- ❖ 1.89 mills for the tax year beginning in 2012; and
- ❖ 0.89 mills for the tax year beginning in 2013.

Gross Receipts Tax – A tax of 59 mills is imposed upon each dollar of gross receipts received by Managed Care Organizations pursuant to a contract with the PA Department of Public Welfare.

## **Tax Credits:**

Research and Development Tax Credit – The current one-year holding period for the transfer or assignment of the R&D tax credit has been removed. For fiscal year 2009-10, the annual credit cap will be \$20 million. For fiscal year 2010-11, the cap will be \$18 million.

Educational Improvement Tax Credit – This credit has been relocated from the Public School Code to the Tax Reform Code. The maximum annual household income to qualify will be \$50,000 until July 1, 2011, and \$60,000 thereafter. For fiscal year 2009-10, the annual credit cap will be \$60 million. For fiscal year 2010-11, the cap will be \$50 million.

Film Production Tax Credit – For fiscal year 2009-10, the annual cap will be \$42 million. For fiscal year 2010-11, the cap will be \$60 million.

Alternative Energy Production Tax Credit – For fiscal years 2009-10 and 2010-11, the annual credits available have been reduced to \$0.

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## Tax Change Summary

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Other Tax Credits – For the following tax credits, the total amount available for award to eligible taxpayers will be 50 percent of the total amount otherwise available for award in fiscal year 2009-10, and 45 percent of the total amount otherwise available for award in fiscal year 2010-11. This applies to the Call Center Credit, Employment Incentive Payments, Job Creation Tax Credit, Neighborhood Assistance Tax Credit, Resource Enhancement and Protection Tax Credit, and the First Class Cities Economic Development District Credit.

### Sales and Use Tax:

Exclusion – The sale at retail of helicopters and similar rotorcraft are excluded from sales and use tax. In addition, repairs to and the sale of replacement parts for helicopters and similar rotorcraft are exempt from sales and use tax.

Returns and Remittances – Sales tax licensees reporting a total tax liability of \$25,000 or more for the third calendar quarter of the preceding year are required to report and remit payment to the department on a semi-monthly basis. For the period of the first day of the month through the 15th day of the month, the return and remittance are due on or before the 25th day of the month. For the period from the 16th day of the month to the last day of the month, the return and remittance are due on or before the 10th day of the following month. This change will be effective for reporting periods beginning after May 31, 2011.

### Cigarette Tax:

Cigarette Excise Tax – Effective Nov. 1, 2009, the cigarette tax rate increases from 6.75 cents to 8 cents per stick. Therefore, the cigarette excise tax on a pack of 20 cigarettes increases from \$1.35 to \$1.60, an increase of \$0.25 cents per pack, and on a pack of 25 cigarettes the tax increases from \$1.6875 to \$2, an increase of \$0.3125 per pack. A floor tax will be due on inventories of previously-stamped cigarette packs for the difference of the tax. The floor tax return and payment is due Jan. 29, 2010.

Little Cigars – The definition of cigarettes was expanded to include little cigars, weighing less than four pounds per thousand. Beginning Nov. 1, 2009, little cigars in packages of 20 or 25 per pack are required to be tax stamped like cigarettes. Little cigars in packages other than 20 or 25, which are determined to be “unstampable”, become taxable at the same rate of 8 cents per stick on Jan. 4, 2010. The tax will be imposed on the sale by the wholesaler to the retailer, and reported and paid to the department by the 20th of the following month. Retailers will be required to calculate a floor tax on “unstampable” little cigars in inventory on Jan. 4, 2010. The floor tax return and payment will be due by Jan. 29, 2010. Taxpayers who have not sold cigarettes prior to Nov. 1, 2009, but sell little cigars, will be required to obtain a cigarette dealers license. Shippers are required to report to the department the weight, brand name, number per package and to whom the little cigars were shipped.

### Tax Amnesty:

A tax amnesty program will occur from April 26 through June 18, 2010. Taxpayers who are delinquent for eligible taxes as of June 30, 2009, may apply to the department to participate in the program. Qualifying taxpayers will be required to file an amnesty return with the department and pay all delinquent taxes, along with 50 percent of the interest. All penalties for qualifying participants will be abated. Taxpayers will also be required to submit all unfiled tax returns and reports. Taxpayers reporting taxes due that are unknown to the department will be required to pay up to five years of taxes due in order to qualify for amnesty. Anyone interested in more information on the tax amnesty program should periodically check the Department of Revenue’s Web site at [www.revenue.state.pa.us](http://www.revenue.state.pa.us) for information as the amnesty period approaches.

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*Tax Change Summary*  
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## Mandatory Electronic Filing:

The department may require any return, report or other document required to be filed for any tax administered by the department prepared by a third party who submits 50 or more returns per year to be filed by any method prescribed by the department including telephonic, electronic or other method. The department anticipates implementing this requirement for personal income tax returns filed beginning after Jan. 1, 2011 for the 2010 tax year. Interested parties should refer to the Department of Revenue's Web site at [www.revenue.state.pa.us](http://www.revenue.state.pa.us) for more information on this subject as it becomes available.

## Philadelphia Local Sales and Use Tax:

Effective Oct. 8, 2009, the City of Philadelphia increased its local sales and use tax rate from 1 percent to 2 percent. The increase does not apply to the Philadelphia local hotel occupancy tax. This is in addition to the state Sales, Use and Hotel Occupancy tax rate, which remains at 6 percent. The additional local tax is effective until June 30, 2014.

## *REVENUE'S PITTSBURGH DISTRICT OFFICE MOVING IN JANUARY*

The Department of Revenue's district office in Pittsburgh, currently located in the State Office Building at 300 Liberty Ave., is scheduled to move to a new location in mid-January.

The new Pittsburgh district office will be located at:  
420 Chamber of Commerce Building  
411 Seventh Ave.  
Pittsburgh, PA 15219

The Pittsburgh district office's telephone number is expected to remain the same: 412-565-7540.

Taxpayers needing the office's services should call or check the department's Web site, [www.revenue.state.pa.us](http://www.revenue.state.pa.us), before visiting.

## *Celebrities Wanted:*

Have you appeared on television or had articles published? Have you spoken publicly with respect to tax topics? The Chapter of the Year Application Committee needs you. One of the sections of the Chapter of the Year application requires documentation of these items. Points are awarded to the Chapter for each document enclosed with the application. Please forward documentation to Justina Tushak at [justinatu@verizon.net](mailto:justinatu@verizon.net) no later than May 15, 2010.

## 2010 CALENDAR OF EVENTS

PA Chapter events in bold type, *National events in italics.*

<b>January 7</b>	<b>Board of Directors Telephone Conference Call</b>
<b>April 17</b>	<b>East Charity Event – American Red Cross Walk</b>
<b>May 10</b>	<b>Board Telephone Conference Call</b>
<b>May 19</b>	<b>East Working Together Conference, Philadelphia</b>
<b>June 17</b>	<b>Social Event, Williamsport</b>
<b>June 25 &amp; 26</b>	<b>Relay for Life, Elizabethtown</b>
<b>July 13</b>	<b>Board of Directors Telephone Conference Call</b>
<b>July 19-22</b>	<b>NATP National Conference, Austin, Texas</b>
<b>September</b>	<b>West Working Together Conference, Cheswick</b>
<i>September 23 &amp; 24 (tentative)</i>	<i>S-Corp Workshop, Lancaster</i>
<b>September 26</b>	<b>Diabetes Walk through Pittsburgh Zoo</b>
<b>September 27</b>	<b>Board of directors Meeting West Seminar in Pittsburgh area</b>
<b>October 19</b>	<b>East Seminar in Valley Forge area</b>
<i>October 20 &amp; 21</i>	<i>1040 Workshops, Erie</i>
<i>October 22 &amp; 23 (tentative)</i>	<i>1040 Workshops, Pittsburgh</i>
<b>November 15</b>	<b>Board of Directors Meeting</b>
<b>November 16</b>	<b>PA-NATP Annual Conference, Mechanicsburg</b>
<i>November 17 &amp; 18 (tentative)</i>	<i>1040 Workshops, Lancaster</i>
<i>November 29 &amp; 30 (tentative)</i>	<i>1040 Workshops, Mechanicsburg</i>
<i>December 1 &amp; 2 (tentative)</i>	<i>1040 Workshops, Philadelphia area</i>

Due diligence has been used in preparing this publication, however, the possibility of mechanical or human error does exist. Laws, regulations and procedures do change so additional information sources should always be consulted before relying on any information herein contained. Additionally, the facts and circumstances of a particular situation may differ from those presented here. This material was presented with the understanding that PA-NATP is not engaged in rendering legal, accounting or tax advice.

## The Financial Page

### Income & Expenses Year to Date

as of November 30, 2009

#### **REVENUES**

Dues	9390.00
Incentive	89.00
TMI Commissions	1529.00
Seminars	8270.00
Printed Matter Sales	627.50
Interest	38.41
Charity Receipts	75.00
Scholarship Receipts	846.00
Miscellaneous	188.10
	188.10

TOTAL REVENUES 21053.01

#### **EXPENSES**

Newsletter 1030.80

Admin - Ofcer Reimb	900.00
Admin - Insurance	150.00
Admin - Audit	150.00
Admin - Faxes	25.13
Admin - Bank Fees	373.24
Admin - Ofc Supplies	4.98
Admin - Postage	67.46
Admin - Telephone	40.04
Admin - Photocopies	147.04
Admin - Miscellany	358.92
SUBTOTAL	2216.81

BOD - Conf. Calls	489.76
BOD - Mile Reimb	6153.89
BOD - Meals	852.29
BOD - Meeting Fees	310.00
BOD - Miscellaneous	127.20
Committee Expenses	3455.31
SUBTOTAL	11388.45

Scholarship/Charity 575.00

National Conference	435.89
East Region Seminar	2242.74
West Region Seminar	2561.35
Annual Conference	4422.70
Region 3 Social	365.19
SUBTOTAL	10027.87

TOTAL EXPENSES

**NET INCOME** -4185.92

### Balance Sheet

#### **ASSETS**

Current Assets:

Commercial Bank Checking	1617.56
Commercial Bank Savings	8413.27
Commercial Bank PayPal	50.00
Accounts Receivable	_____

Total Current Assets: 10080.83

Property and Equipment:	2442.10
Equipment - Accum Depr	- 758.00
	1684.10

Total Property and Equipment: 1684.10

Other Assets:

Deposits \_\_\_\_\_

Total Other Assets: \_\_\_\_\_

Total Assets: 11764.93

#### **LIABILITIES AND CAPITAL**

Current Liabilities: \_\_\_\_\_

Total Current Liabilities: \_\_\_\_\_

Long-Term Liabilities: \_\_\_\_\_

Total Long-Term Liabilities: \_\_\_\_\_

Total Liabilities: \_\_\_\_\_

Capital:

Retained Earnings: 15950.85

Net Income: - 4185.92

Total Capital: 11764.93

Total Liabilities & Capital: 11764.93

## *Synopsis of PA NATP Board of Directors Meeting November 16, 2009*

President Brennan thanked everyone for attending the meeting.

President Brennan presented a slide presentation about not for profit organizations.

Justina circulated the minutes from the last Board meeting via email.

Rich provided the Profit and Loss Statement and the Balance Sheet.

Patti Blum said the membership count as of October 31, 2009 was 954. Bonnie Lewis will be the contact person for membership as of December 31, 2009.

There was discussion about the website. The address is [www.panatptax.com](http://www.panatptax.com). The webmaster has set up accounts with facebook & twitter. There are links on the website to these sites. The calendar on the website is updated for 2010. A "Board members only" section has been added to the website.

The Dave Knickerbocker Scholarship committee will be contacting Jeff Fox from the McLane Foundation with a few questions.

The Annual seminar will be held in Harrisburg on November 16 & 17, 2009. On Monday, we will have a CPE section with Chuck Potter, round table discussions groups, dinner, the Chapter Annual meeting and a casino type fundraiser. On Tuesday, November 17, 2009 we will have David Braden from PA Dept of Revenue and a panel discussion that includes Ron Weiner, Rich Furlong & Sean Brennan.

The committee that was formed to create a succession plan presented the plan. The board voted on the plan. It passed unanimously.

The Board is finalizing the 2010 calendar. It is posted on the website. We have adjusted the conference schedule to attract more attendees. The conferences will be in September, October & November. We will have a social event June 17, 2010 in Williamsport. We will have charity events in April, May, June & September.

Submitted by,  
Justina Tushak

### *Quick Reference Book Reminder*

The order forms for Quickfinder and TaxBook reference books are now available on the NATP website [http://www.natptax.com/quick\\_reference\\_guides.html](http://www.natptax.com/quick_reference_guides.html)

PA-NATP receives a nice donation from both of these companies when reference material is ordered on these specially coded order forms but only when ordered on these forms. So please remember when ordering you quick reference books to download and use only the coded forms, not ones that you receive in the mail.

## Synopsis of PA-NATP Annual Membership Meeting November 16, 2009

President Brennan called the meeting to order at 7:14 pm.  
The Pledge of Allegiance was recited and was followed by the President's report.

President Brennan stated the current membership is 954 members. We have shown continued growth in our membership. President Brennan reminded everyone about our website. The address is [www.panatptax.com](http://www.panatptax.com). He stated we had three seminars this year, Ken Kelly on Payroll issues, the LLC seminar & the PA update with a panel discussion in the afternoon.

### SECRETARY'S REPORT

A copy of the minutes from last year's meeting was placed at each seat prior to the meeting. George Heinly made the motion to accept the minutes. Erica Johns gave the second. The motion carried.

### TREASURER'S REPORT

The Balance Sheet and Income Statement were placed at each seat prior to the meeting. Denise Madiera made the motion to accept the report and Chuck Evans gave the second. The motion carried.

### NOMINATIONS

Dave read the names of the nominations for the Board. They are Justina Tushak, Gary Smith, Patty Turner, Sam Wingard, Patti Blum & Kathy Kramer. Dave stated all nominees have accepted another term. President Brennan excused the Board to hold a brief meeting to elect the officers. The following are the officers for 2010: President – Justina Tushak, 1<sup>st</sup> Vice President – Patti Blum, 2<sup>nd</sup> Vice President – Gary Smith, Secretary – Patty Turner and Treasurer – Richard Miller. The National Representative, Sally Fahey, from New York, swore in the new Board. She spoke of the benefits of a NATP membership. She spoke of the different types of education available. Sally reminded everyone of the great research department NATP has available. President Brennan presented Sally with a gift.

Rich Miller announced Sean Brennan as the 2009 Award of Excellence.

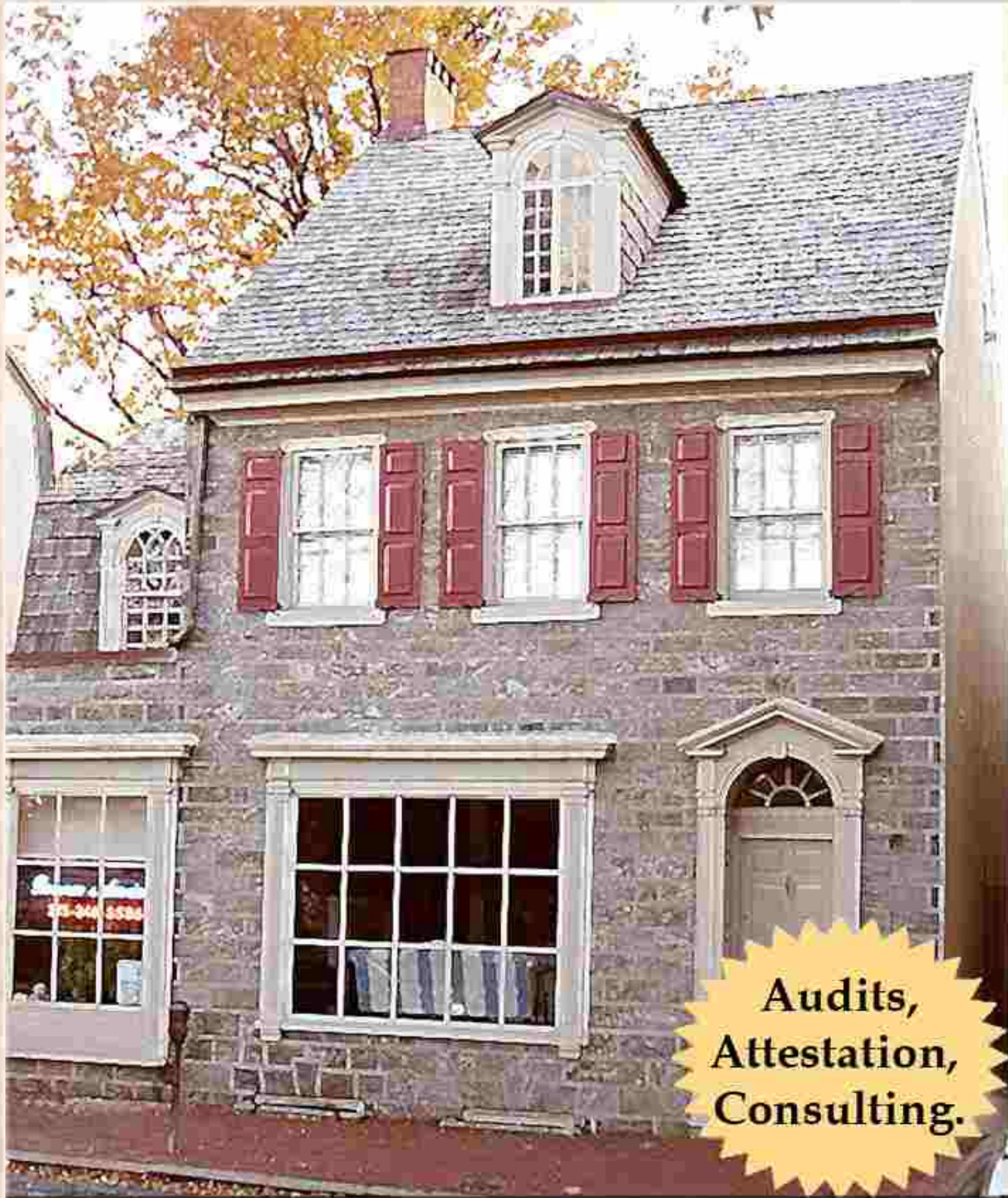
President Brennan announced the Chapter submitted an application for Chapter of the Year this year. The Chapter won for the Administration category.

Denise Madiera made the motion to adjourn at 7:45 pm. Chuck Evans gave the second. The motion carried.

Justina Tushak, Secretary

Friends don't let friends file paper returns!  
Kathryn M. Keane, EA--Crazy for E-Filing

# Brennan & Company CPA, PC



5450 Germantown Avenue, Philadelphia PA 19144  
215-951-5585

## PA-NATP NEWS Advertising Space Available

Your ad on these pages can reach nearly 1000 PA tax professionals.

### **Classified Ad Rates**

#### NATP Member rates, up to 100 words:

1 Issue \$20.00  
2 Issues, same ad \$30.00  
3 Issues, same ad \$40.00  
4 Issues, same ad \$50.00  
Additional words flat rate 50¢ per word for 1- 4 issues, member and nonmember.

#### Non-Member rates, up to 100 words:

1 Issue \$30.00  
2 Issues, same ad \$45.00  
3 Issues, same ad \$60.00  
4 Issues, same ad \$75.00

### **Display Ad Rates**

#### NATP Member rates:

Full page \$150.00  
Half page \$ 85.00  
Quarter page \$ 50.00

#### Non-Member rates:

Full page \$225.00  
Half page \$125.00  
Quarter page \$75.00

All ads must be prepaid and tax/accounting/financial planning related.

#### Mail checks, payable to PA-NATP, to the treasurer:

Richard L. Miller, CFP  
168 Chestnut Dr  
Greensburg, PA 15601

#### Send ads to the newsletter editor:

Samuel Wingard  
2652 Barnard Rd  
Dayton, PA 16222  
[sam1040@windstream.net](mailto:sam1040@windstream.net)

## 2010 PA-NATP Board of Directors

### **Region 1 (Philadelphia)**

Sean Brennan CPA MBA (11) 215 248-5585  
Philadelphia, PA 19119 [sean@brennantax.com](mailto:sean@brennantax.com)

Charles C. Evans Jr. (10) 610-873-2073  
Downingtown, PA 19335 [evansirc@verizon.net](mailto:evansirc@verizon.net)

Gary N. Smith, EA, CFP (12) 610-275-1774  
Blue Bell, PA 19422 [gary@garynsmith.com](mailto:gary@garynsmith.com)

### **Region 2 (South Central)**

**Secretary** - Patricia Turner, EA (12) 717-299-1686  
Lancaster, PA 17603 [ptytrnr@comcast.net](mailto:ptytrnr@comcast.net)

VACANCY

VACANCY

### **Region 3 (South West)**

**Treasurer** - Richard L Miller, CFP (11) 724-853-8536  
Greensburg, PA 15601 [rlmillerqbg@msn.com](mailto:rlmillerqbg@msn.com)

A.C. Stickel (11) 814-944-9000  
Altoona, PA 16602 [acstickel@abstaxshelter.com](mailto:acstickel@abstaxshelter.com)

**Newsletter Editor** - Samuel Wingard (12) 814-257-9962  
Dayton, PA 16222 [sam1040@windstream.net](mailto:sam1040@windstream.net)

### **Region 4 (North West)**

**1<sup>st</sup> Vice President** - Patti Blum (12) 814-968-5919  
Sheffield, PA 16347 [widders@penn.com](mailto:widders@penn.com)

David Fleming, EA (11) 814-764-3371  
Fairmount City, PA 16224 [dmfleming@pfb.com](mailto:dmfleming@pfb.com)

**President** - Justina Tushak, CPA, EA (12) 814-456-1040  
Erie, PA 16508 [justinatu@verizon.net](mailto:justinatu@verizon.net)

### **Region 5 (North East)**

VACANCY

Kathleen J. Kramer, EA (12) 412-824-4060  
Pittsburgh, PA 15221 [KathyJKramer@comcast.net](mailto:KathyJKramer@comcast.net)

Howard M. Pachter EA PA (10) 570-343-9910  
Scranton, PA 18510 [hpachter@aol.com](mailto:hpachter@aol.com)

### **At Large**

VACANCY

**Historian** - Angela Leasure, EA 800 343-TAXX  
Erie, PA 16509 [TAXAL@AOL.com](mailto:TAXAL@AOL.com)

**Delegates** - Jeff Cohick 717 249-5321  
Carlisle, PA 17013 [jcohick@cohickassoc.com](mailto:jcohick@cohickassoc.com)

Denise E Madeira, EA 610-488-0295  
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