

SPRING 2018

# *The* FREE STATE *Accountant*

A Publication of the Maryland Society of Accounting & Tax Professionals

## OFFSHORE ACCOUNT

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End of Offshore  
Voluntary  
Disclosure  
Program  
Imminent

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**Glen Frost** is managing partner of Frost & Associates, LLC, which is located in the Washington, DC metropolitan area and currently employs 10 attorneys. The firm focuses on Tax Controversy and Litigation, International Tax Matters, Tax Planning, Estate Planning, White-Collar Criminal Defense, and regulatory investigations by various government agencies including the Office of Foreign Asset Control (OFAC). Mr. Frost manages a team of Attorneys, Certified Public Accountants, Enrolled Agents, Former IRS Employees, Certified Fraud Examiners, and other professionals.



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**Donny Lala BA, MBA** is the principal at USB Payment Processing since starting the company in 1996. Donny understands what makes businesses thrive and prosper. Because USB works with thousands of businesses large and small, Donny's 20 years of industry success and experience make him an expert at formulating strategies aimed at helping business gain and keep profitability. USB Payment processing offers card processing, mobile payments, and loyalty marketing products that allow you to streamline your business operations and focus on managing your business. Since 1996, USB Payment Processing remains an award-winning, trusted vendor for numerous Maryland organizations. USB combines innovative products, credit card services, and marketing tactics that help businesses prosper.



**Jerry Lotz** is a Senior Savings Advisor at CostSeg Energy Solutions. CostSeg Energy Solutions represents companies whose mission is to help commercial property owners and leaseholders save money. He serves as an agent for Cost Segregation Services Inc. (CSSI), based in Baton Rouge, LA. CSSI is an "independent" company that provides "engineering-based" IRS Approved, Cost Segregation Studies and Tangible Property Regulation Consultation. Other CSSI services include: CAP-EX Reversal Analysis, Engineering-Grade Energy Audits, 179D, 45L and LED Lighting Tax Savings Implementations. Jerry is a Baltimore native and holds a business degree from Towson University. He spent 30 years in various managerial positions in the medical sales industry. Jerry enjoys working to provide "exemplary" service to tax professionals and the clients they serve. When he is not working, he enjoys spending time with his wife, children and grandchildren.



**Jordan Savitz's** work with business clients involves evaluating their business and legal needs to develop and implement creative solutions and help protect and prepare them for the future. With a business background, Jordan understands the nuances of running a business and the importance of properly drafted legal documents. Jordan regularly provides start-up advice for new business formation, entity selection and structure and prepares related documents, including Articles of Organization and Incorporation, operating agreements and stockholders' agreements, employment agreements and real estate leases. For businesses that are up and running, Jordan enjoys working one on one with his clients to understand their goals and assess liability exposure then uses creative and resourceful means to guide small business owners through complex contract negotiations, employment issues, stock sales and asset purchases, leveraged finance transactions as well as other business disputes. Prior to joining Stein Sperling, Jordan earned an MBA in business management and worked for legal and financial firms in the Boston and Washington, D.C., areas, including one of the largest sports agencies in the country. Jordan was a member of the 2015-2016

Montgomery County Bar Association's Leadership Development Academy and currently serves on the Social Media and Technology Committee of the Montgomery County Bar Association. In his free time, Jordan enjoys both playing and watching soccer, golfing and volunteering in the local community



**Sami Satouri RHU®, ChHC®** is the founder and president of Quest Insurance. He has over 25 years of experience as a proven leader with a strong background in management, marketing, and sales in both risk management and employee healthcare and benefit services. Sami is a Registered Health Underwriter (RHU®), Chartered Health Consultant (ChHC®) and Certified Financial Planner and obtained his master's degree from Montana State University.



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A special  
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contributors!



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# MSATP News

## 2018 - 2019 MSATP Elections

### Nominations Committee

**T**o all voting members of the Society

At the November 16, 2017 board meeting, the Maryland Society of Accounting and Tax Professionals, Inc. Board of Directors voted to make changes to several Bylaws. The Current and Proposed Bylaws changes are included on the ballot you received in the mail.

Please remember to complete and mail your ballot to Nominating Committee Chair, Ron Grafman, no later than Friday, May 18, 2018:

Ron Grafman  
Nominating Committee Chair  
PO Box 1360  
Germantown, MD 20875

The ballots will be counted and the newly elected officers and delegates will then be installed at the MSATP Annual Convention on Thursday, May 24, 2018.

To view the biography and photograph for each candidate for elected office, go to [www.msatp.org](http://www.msatp.org). Navigate to About\Board Candidates.

## 2018 Fellow Award Recipients

### Education Committee

**P**lease join the Society in congratulating the 2018 MSATP Fellow Award recipients. This special designation is awarded annually to members who

complete 60 or more CPE hours of education with MSATP during the February 1 - January 31 seminar season. This year's recipients are:

Greg Bilohlavek CPA  
Phyllis Burlage  
David Churchman Jr EA  
Karen Ciampaglio CPA  
Lisa Collins CPA  
William Feehley CPA  
James George CPA  
Alfred Giovetti CPA  
Christine Giovetti CPA  
Richard Gottfried CPA  
Ronald Grafman EA  
Sharon Jacob CPA  
John Lambdin CPA  
Diana Little EA CFP  
Jacqueline Lorsong CPA  
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H Mark Pomerantz  
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Ellen Silverstein CPA  
John Tredway CPA  
Tricia Tripp CPA CFP  
Robert Tuttle Jr CPA  
Charitta Williams  
Clara Winch CPA  
Frank Zarrelli

The Education Committee will honor the Fellow Award winners at the MSATP Induction Banquet held during the Annual Convention.

This year's convention will be held May 22 - 24, 2018 at the Clarion Resort Fontainebleau Hotel in Ocean City, Maryland.

## 2017-2018 MSATP Board of Directors

**William M. Feehley, CPA**  
President

**Ellen Silverstein, CPA**  
First Vice President

**Richard Gottfried, CPA**  
Second Vice President

**David Churchman, EA**  
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**Barbara J. Smith, CPA**  
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**Daniel Shaughnessy, EA**  
Delegate

**Betty Kohls Stehman, CPA**  
Delegate

**Ronald Grafman, EA**  
Board of Trustees Delegate

**Robert Medbery, CPA**  
Immediate Past President

**Alverta "Sandy" Steinwedel**  
Executive Director



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**Michael Ashley**  
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# Three Tactics to Maintain Healthy Client Relationships

by Donny Lala

In order to run a successful services business you need to attend to your clients and keep them happy. There are numerous ways to do this, from being responsive during working hours to being organized so that you can be their go-to resource and their one stop shop for all their business needs. Your business will only be as strong as the clients who are happy to pay you to work for them, so help your business by adding value to the lives you come into contact with every day. Here are three ways to improve and manage your client relationships.

### Practice Open Communication

Communication is key to any successful relationship and your relationships with your clients are no different. According to Business.com, you should keep in touch with past clients on a regular basis. Find out if they're in need of your services again or in need of additional services that you can refer them to. They may not even realize that they could use your help to find a trusted source to help them along. This is also a good thing to do every time you change or expand your specialties. By adding value to your clients you add value to their lives, and every client should be made to feel like they're your most important one.

### Carefully Prepare for Client Meetings

According to Fresh Books, when your potential or current client asks you to get started on a quote or project for their business, it's important that you get a clear idea down on paper first. The more detailed the better, for both you and your client. It is always helpful to ask questions you wouldn't normally ask. You may find out more about the client which builds upon your relationship and you may find a new opportunity or way to help them manage their current cash flow. The easiest way for a Business Client to save money is to identify the low hanging fruit. This can be done by simply asking a client how they currently take payments from their customers. According to Javelin, 66% of 2017 customers swiped their credit cards to pay for services and 33% used a check. This gives you an opportunity to help a business client reduce credit card and check fees by finding a company such as USB Payment Processing to use as a value-added Service.

### Add Value to Your List of Services

To add Value to your business clients you first must know what the term means.

Value-added services are generally marketed as premium features and add to basic core functions. In the world of accounting and Tax professionals it's always about the numbers and management of those numbers. Have you ever stopped to really look at the data and make a suggestion on how a business client might be able to reduce costs? If you become their one trusted resource to mine the data you're already collecting, you would be able to make logical suggestions to your clients that could change the course of their business as well as yours. That's adding value! Many businesses are in the business to help clients, retain clients and be profitable. By aligning yourself with other businesses who can do proposals for merchant services processing statements or processing payroll you are adding value to your client who is already using these services. Most importantly you will also be adding value to your business as a one stop shop and resource for all your customer's needs.

The MSATP has vetted many companies who sponsor events and support their local accountants and tax professionals, and one way to extend their reach is to create programs which add value to their members. One local jewel that is adding value for many Law firms, CPA Firms, Book keepers and Accountants is USB Payment Processing, located right in your backyard.

USB Payment Processing, located in Towson, MD, has been providing exceptional service in the North East Region since 1996. USB Payment Processing supports the Maryland Society of Accounting & Tax professionals by extending value added services to them and their customers

Help your clients identify revenue savings that they can invest back into their business by being the one stop shop for all their business needs. Not only do your clients rely on you as a trusted source for bookkeeping and taxes but they trust you to help them identify areas of concern within their business. One of the best ways to find extra money is to complete a review of their merchant services payment processing statements and many local CPA'S, Accountants, Lawyers and Tax Professionals rely on the expertise of USB Payment Processing to provide a free quote proposal for their clients. •



# What is Cyber Liability Insurance?

by Sami Satouri

**F**or the better part of the past decade, we have been inundated with terms such as cyber security, cyber attacks, hacking, identity theft and so on. From Target to Yahoo! to Equifax and beyond, major data breaches have affected millions of customers and their sensitive data, causing billions of dollars in losses. The insurance industry offers both risk management and risk transfer products that can mitigate the financial impact of such losses through cyber liability insurance policies. The following information will shed light on the components that make up a proper cyber liability policy.

In order to safeguard your cyber liability risk, we must first cover the loss of digital assets. In a nutshell, the loss of digital assets includes any losses incurred due to computer system failure, corruption of files, and/or damage to other network devices that could affect your ability to conduct business and/or safeguard sensitive information. When such a loss of data occurs, your business will be affected and there is a significant potential for loss of revenues. That brings us to non-physical business interruption and extra expenses coverage. This agreement provides reimbursement for business income lost due to a failure in your network systems or security breach and is very similar to the loss of business income coverage provided in a business owner's policy.

The threat of destruction or freezing of digital assets until extortion monies are paid is another cyber security risk that can affect any business managing important information. A cyber extortion threat insuring agreement provides reimbursement for extortion expenses for a credible online threat. Security events costs provides coverage for any situation where a breach has occurred and you are required to notify clients, provide forensic investigation, and/or any ongoing credit protection services as a result of such an incident.

Network security and privacy liability coverage insures any settlement payments on your behalf where you are obligated to make

whole a party who was negatively affected by any network system negligence on your part. This includes any third parties on whom your operations depend and whose breach may have affected others, a provision especially important when considering the transmission of sensitive information between vendors and clients and the hosting and storage thereof, whether cloud-based or otherwise. Employee privacy liability coverage includes settlement payments on behalf of a company or organization whose own employees were negatively affected by the negligent breach of sensitive or private employee information, such as social security numbers and HIPAA-related information.

Electronic media liability coverage provides payment on an organization's behalf for damages and expenses as a result of defamation, libel, slander, invasion of an individual's right of privacy of publicity, plagiarism, infringement of copyright, and domain name infringement. Similar to the loss of digital assets insuring agreement, cyber terrorism coverage insures reimbursement for any business income loss, expenses borne out of a business interruption, and any other special expenses directly as a result of an act of terrorism.

Cyber liability insurance has become increasingly difficult to procure as the rate of incidences has increased and the severity of losses has mounted. Most carriers will require organizational reviews of both IT network systems and general business procedures regarding the safekeeping of client and employee sensitive information. In addition, the ability to demonstrate that these measures have been prioritized in your business is now often required by government contracts and other highly regulated industries. Ultimately, the aim of an organization's risk management and risk transfer strategy is to stay ahead of the evolving landscape of our ever changing digital world. If you or your clients have any questions or concerns regarding cyber liability insurance, call Chris Corbett and the Quest Insurance team at (703) 961-8886!

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# Five Easy Ways to Cut College Costs in Half

by Jim Seminara

**A**ccording to the College Board, tuition, fees and room and board for full-time in-state students averaged \$19,548 at public four-year colleges and universities in 2015 and \$43,921 at private nonprofit four-year colleges.<sup>1</sup>

But most students receive some form of financial aid, bringing the average net cost (sticker price minus grant aid and tax benefits) of tuition, fees and room and board down to \$14,120 at public four-year institutions, and \$26,400 at private nonprofits.<sup>2</sup>

A few well-played strategies can slash that college price tag further still.

## Level Down A College

Solid students who take tough classes, get good grades and excel in athletics or extracurricular activities are likely to get more merit aid, also known as non-need-based aid, if they are willing to “level down.”

High achieving students who opt for a less prestigious undergraduate school can often earn a degree for 50 percent less with the help of lower tuition fees and more generous scholarships and grants. The most sought after college students could even get a full ride.

A 2014 study of college graduates by Gallup-Purdue University found that the type of institution they attended mattered less than what they experienced while in college – experiences that “strongly relate to great jobs and great lives.”

## Choose a Zero Tuition School

If you really want to minimize your tuition fee, as in, not pay a dime, more than a dozen U.S. colleges offer free tuition. Really.

Generally, you will still incur the cost of room and board, along with books and incidentals, and you may be required to work during the academic year, as some schools offering a degree for free want their students to have some skin in the game.

Finaid.org, a free online financial aid resource, profiles each of the colleges offering zero tuition. Finaid.org notes that some new colleges, particularly professional schools, also offer free tuition to the first year's incoming class to generate publicity, which is worth investigating the year you apply for college. And for those with exceptional financial need, it reports, more than 70 colleges have implemented zero loans financial aid policies for low-income students.

## College Study Abroad

The number of American students who study abroad before graduating from college has more than tripled in the last two decades, reaching a new high of more than 300,000 in 2013-14 academic year, according to the Institute of International Education.<sup>3</sup> But the vast majority spends only a semester or two abroad.

To save some serious cash, you might want to consider packing your bags for all four years as it is sometimes less expensive to attend school overseas.

## Start at a Community College

You can also save a bundle by getting your first two years of college credits at a local community college and then transferring to a four-year institution.

The average published price for an in-district, two-year public community college in 2015-16: \$3,435. That is a total of \$6,870 for two full years.<sup>4</sup>

And since many students who attend community college live at home, they do not incur the additional expense of room and board.

To fairly compare out-of-pocket costs, however, you will need to factor in the cost of transportation to get you to and from campus, including a car, train or bus.

You do need to do your homework before you take the leap. You want to make sure that the courses that you take at the community college will transfer to the four-year program. Check with your community college and the four-year school you are planning to research your options.

## Pay In-State Tuition

There is also much to be gained by getting “in-state” tuition rates, but that does not necessarily mean you have to attend a school in your own state.

Several states have reciprocity programs in place that allow eligible non-residents to pay the equivalent of in-state tuition at their colleges and universities.

Despite the rising cost of college tuition, it is still possible to earn a degree without driving yourself into debilitating debt. •

<sup>1</sup> College Board, Tuition and Fees and Room and Board over Time, 1975-76 to 2015-16, Selected Years

<sup>2</sup> College Board, Table 7, Average Net Price over Time for Full-Time Students, By Sector, 2015-16

<sup>3</sup> Institute of International Education, Open Doors 2015

<sup>4</sup> College Board, Trends in Community Colleges: Table 6, 2016

# Tax Cuts and Jobs Act - A Property Owner's Best Friend!

by Jerry Lotz

**T**here's been a lot written about the implications of the Tax Cuts and Jobs Act. The minute the legislation was announced, MSATP was quick on the draw to announce special educational sessions. MSATP wanted members to get a glimpse of the legislation, as they envisioned tax professionals would be bombarded with questions from clients as the 2017 tax preparation season came into bloom.

A lot of the discussion has been around the downward adjustments of the individual tax brackets, the increase for standard deductions,

child tax credit changes and more. Regarding businesses, the Corporate tax rate reduction down to 21% is huge! A few other areas gaining a lot of attention are the AMT rulings, "luxury" auto changes and the QBI rulings.

The overarching intent in all these changes is to stimulate the US economy. The changes involving 100% BONUS Depreciation for assets placed in service after Sept 27th, 2017, and for the next five years, are a real "GAMECHANGER" for those who either own property or make leaseholder improvements to property. The company that I represent

(Cost Segregation Services, Inc.) has compiled a most informative, concise document (<http://bit.ly/2G9tMiW>) that really simplifies how building owners can benefit from the new legislation.

These changes are unprecedented! They will act to stimulate the improvement of and the purchase of existing real-estate, as well as the construction of new residential rental, multi-family, and commercial property. Many other sectors of businesses that touch the real estate industry will reap benefits as real estate investors become more eager to pour money into the economy..•



## End of Offshore Voluntary Disclosure Program Imminent

by Glen Frost

**O**n March 13, 2018, the IRS issued news release, IR-2018-52, announcing that the Offshore Voluntary Disclosure Program (OVDP) will close on September 28, 2018. The OVDP's objective has enabled willful US taxpayers with undisclosed foreign assets to become compliant with US tax laws, while simultaneously avoiding substantial statutory civil penalties and virtually eliminating their risk of criminal prosecution. Now, willful US taxpayers with undisclosed foreign financial assets have just over 6 months to use the program.

The news release quotes Acting IRS Commissioner David Kautter as stating, "All along, we have been clear that we would close the program at the appropriate time, and we have reached that point. Those who still wish to come forward have time to do so."

Versions of the program date back to 2009, and the IRS reports that, since the initial launch, over 56,000 taxpayers have voluntarily complied. The IRS calculates that the program has generated a total of \$11.1 billion in back taxes, penalties and interest.

The IRS states that "the planned end of the current OVDP also reflects advances in third-party reporting and increased awareness of U.S. taxpayers of their offshore tax and

reporting obligations." Significantly, the end of the program also likely stems from an increased IRS confidence in its ability to unveil the identities of those who have undisclosed foreign assets. Besides the wealth of information available from a number of sources, including tax treaties, the Foreign Account Tax Compliance Act (FATCA), the Foreign Financial Asset Reporting (IRC §6038D), and whistleblower submissions, the IRS assembled its elite international tax enforcement unit in 2017-- dedicated to working and developing significant international tax cases.

The news release provides the following from Don Fort, Chief, IRS Criminal Investigation, "The IRS remains actively engaged in ferreting out the identities of those with undisclosed foreign accounts with the use of information resources and increased data analytics." Fort continued, saying, "Stopping offshore tax noncompliance remains a top priority of the IRS."

While the OVDP is ending, the Streamlined Filing Compliance Procedures program is currently still available to qualifying taxpayers; however, the IRS cautions that it may end this program just as it ended OVDP.

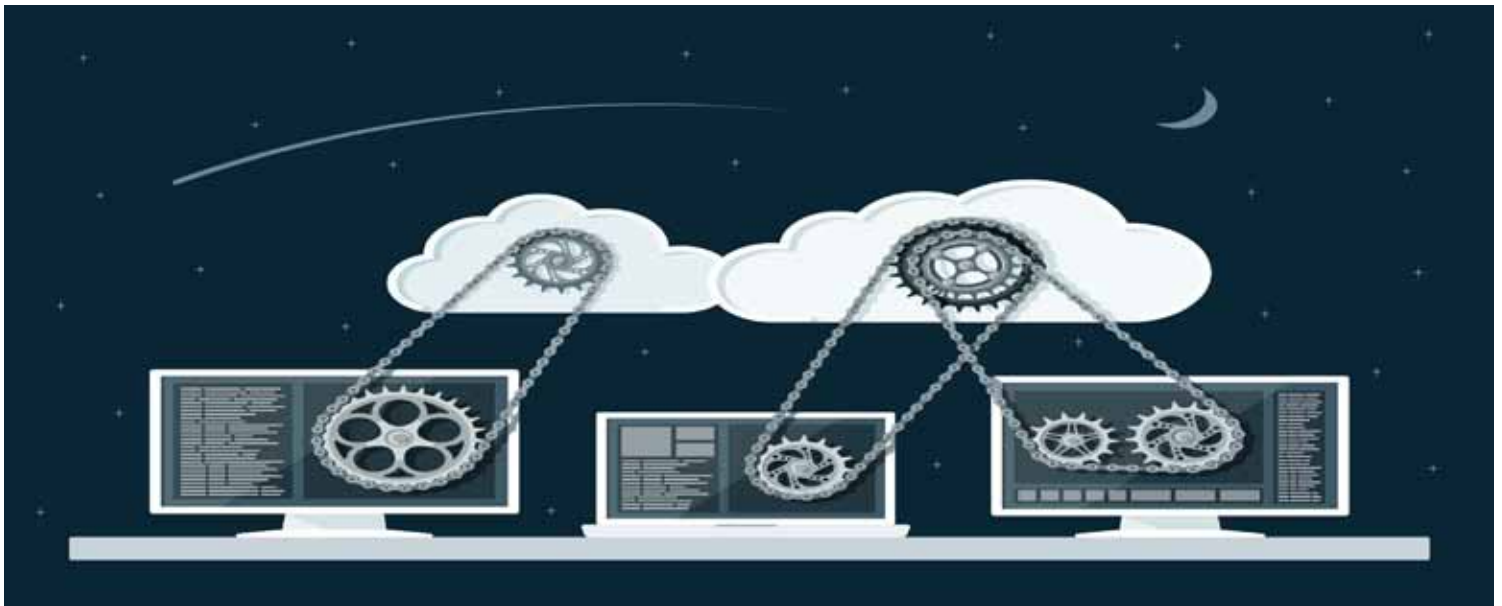
According to the news release, the IRS considers that "the implementation of the

Foreign Account Tax Compliance Act (FATCA) and the ongoing efforts of the IRS and the Department of Justice to ensure compliance by those with U.S. tax obligations have raised awareness of U.S. tax and information reporting obligations with respect to undisclosed foreign financial assets." Noting that "the circumstances of taxpayers with foreign financial assets vary widely," the IRS stated that it will continue to provide the following options for non-compliant taxpayers with respect to those assets:

1. IRS-Criminal Investigation Voluntary Disclosure Program;
2. Streamlined Filing Compliance Procedures;
3. Delinquent FBAR submission procedures; and
4. Delinquent international information return submission procedures.

Remember, a 6-month window remains to submit an offshore voluntary disclosure. Without a voluntary disclosure, willful taxpayers run the increasing risk of IRS detection, substantial penalties (including fraud and foreign information return penalties), and criminal prosecution. •





# The Evolution of Cloud Computing

by Dave Kile

It's hard to imagine life before the internet. A world filled with papercuts and ink stains where we all looked up to the clouds, hoping for something better. Coincidentally, we were looking in the right direction.

Cloud computing caught on after the turn of the 21st Century – after the dot-com bubble burst in the early 2000s. Understanding how cloud computing has evolved over the years offers a unique perspective on the speed by which technology travels.

## Early Days of Cloud Computing

The cloud, and its related services, wasn't some technology that CIOs and business leaders inherently knew what to do with when it first became truly useful. Because there wasn't much information available about cloud computing and the benefits associated with it, maximizing cloud ROI was difficult.

Not only were computers, servers and other required IT infrastructure especially cost prohibitive for businesses, but there was no clear-cut and widely accepted definition of what cloud computing actually was, what it meant, or even what benefit it held for companies. Once the dot-com bubble burst, the remaining technology companies that survived realized they had to figure out a better way of doing things.

Amazon was the first to invest heavily in cloud computing, and they officially entered the cloud market in 2006. As a matter of fact, other than MySpace, it was Amazon that actually pioneered cloud computing and proved it a

worthwhile investment for other companies. By 2008, Google became more than just a search engine as they too expanded into the cloud space.

However, the public cloud still wasn't born and wasn't perceived in such a positive way as it is today. IT attention shifted focus to "private clouds," and companies such as Microsoft, Rackspace and others who had the technological capabilities and understanding to implement cloud computing solutions for the marketplace were happy to play on the fears of data security to cause a dramatic market shift into private clouds for several years.

## Cloud Computing Today

Cloud computing as we know it today, with a great deal of trust placed in the public cloud, as well as hybrid cloud solutions, began in 2010. Rackspace and NASA actually teamed up to launch the open source platform OpenStack. This joint venture paved the way for companies and individuals to test applications in a private lab of sorts before rolling out those applications for the public on the public cloud. Without this partnership, it's impossible to predict exactly when we would have been comfortable accepting the public cloud and all the benefits it has to offer.

It wasn't long before the hybrid cloud was born, which combines public and private cloud environments for the best of both worlds – maximum access to productivity tools and applications, but maximum security as well. This occurred in 2011 and the market hasn't looked back since. We now see that over 70%

of enterprise companies have adopted some form of cloud applications within their business model, more and more organizations adopting mobile workforce strategies, and business owners and individuals alike having a much better understanding of the benefits cloud computing provides.

## The Future of Cloud Computing

Cloud computing is here to stay. It's become so widely adopted and integrated so deeply into the daily lives of people, and the day-to-day operations of practically every business on the planet that it truly isn't going anywhere. However, the major issues facing cloud computing today have much to do with security.

New online security threats are being developed, deployed and discovered every single day. These threats are a great risk to cloud computing providers, services and those relying on them because a devastating cyber-attack has the potential to bring a company down for weeks, if not months. The costs associated with recovering from such events are so staggering that many SMBs end up shutting their doors within six months of data loss or critical downtime events. That's why reputable IT companies such as EaseTech, and many other major corporations in the industry, are doing all they can to develop new security tools and applications to proactively monitor and prevent such attacks from ever being an issue. •



# The Maryland Healthy Working Families Act

by Jordan Savitz

**M**aryland Healthy Working Families Act, which took effect on February 11, 2018, requires employers with 15 or more employees provide their employees with 1 hour of paid sick and safe leave for every 30 hours worked. The Act also requires that employers with 14 or fewer employees provide their employees with unpaid sick and safe leave accruing at the same rate. Employees are entitled to carry over up to 40 hours (5 days) of accrued but unused leave in a given year, unless the employer awards the employee the full amount of earned sick and safe leave at the beginning of the year.

Sick and safe leave may be used by an employee:

- To care for or treat the employee's mental or physical illness, injury or condition;
- To obtain preventive medical care for the employee or employee's family member;
- To care for a family member with a mental or physical illness, injury or condition;
- For maternity or paternity leave; or

- For absences due to domestic violence, sexual assault or stalking committed against the employee or the employee's family member.

Employers must provide notice to their employees that they are entitled to sick and safe leave under the Act. One way to do this is to include the notice in an Employee Handbook. In addition, employers must provide notice to each employee of how much leave such employee has available when wages are paid.

Penalties for failure to comply with the Act include the full monetary value of unpaid earned sick and safe leave, any actual economic damages, up to 3 times the value of the employee's hourly wage, and a civil penalty of up to \$1,000.00 for each employee for whom the employer is not in compliance with the Act.

Employers may offer alternative paid leave policies which permit an employee to accrue and use leave under terms and conditions that are at least equivalent to the minimum

requirements of the Act. Many employers choose to offer a flexible paid leave policy which combines sick and vacation leave (e.g. PTO). This type of flexible policy can be structured to satisfy the minimum requirements of the Act.

It is important to recognize that the Act does not preempt Montgomery County's existing Earned Sick and Safe Leave Law. Montgomery County's Law and the Maryland Healthy Working Families Act differ in several respects, including the treatment of employers with 5-14 employees. However, the Act does preempt Prince George's County's earned sick and safe leave law, Bill Number CB-87-2017.

We recommend that employers take immediate action to review their employment policies, and modify existing leave policies as necessary to comply with the Act, or develop new policies which satisfy the leave requirements under the Act, including requirements concerning notice to employees. •

## Disclosure Requirement for Maryland Registered Tax Professionals

by Maryland Individual Tax Preparer Board

**T**he Maryland Individual Tax Preparer Board has determined that many Maryland Registered Tax Professionals are not complying with the disclosure requirement. If you are a Maryland Registered Tax Professional please take the steps to make sure you are adhering to the disclosure requirement.

§21-403.

- (a) An individual tax preparer shall maintain for a length of time specified by the Board that is not more stringent than a length of time specified under federal law all records of personal income tax returns prepared by the individual tax preparer.
- (b) (1) Prior to rendering individual tax preparation services, an individual tax preparer shall disclose to the customer, in writing:
- (i) the individual tax preparer's name, address, and telephone number;
  - (ii) that the individual tax preparer is not a certified public accountant, an enrolled agent, or a tax attorney;
  - (iii) services that the individual tax preparer is qualified to provide;

- (iv) the individual tax preparer's education and training, including examinations taken and successfully passed; and
  - (v) any other information that the Board requires.
- (2) A disclosure required under this subsection shall be provided to a customer:
- (i) at an initial meeting between the individual tax preparer and the customer; and
  - (ii) if the individual tax preparer maintains a website, on the website.
- (c) An individual tax preparer may not:
- (1) fail to sign a customer's individual tax return;
  - (2) obtain the customer's signature on an individual tax return or other authorizing document prior to the completion of the individual tax preparation services; or
  - (3) disclose information received for the purposes of preparing a customer's federal or State income tax return, unless:
    - (i) consented to in writing by the customer;
    - (ii) expressly authorized by law;
    - (iii) necessary for the preparation of the tax return; or
    - (iv) in accordance with a court order.

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# Software Review: Apple and Samsung

by AI Giovetti

**T**he iPhone and Samsung rumor mills pump out gossip all year. Any hint of a story is gobbled up by the readers of many gossip sites surrounding Apple and Samsung products.

On March 16, 2018, Samsung released a new phone, the Samsung Galaxy S9 and S9+ (SG9/+). The SG9/+ is different than the current Apple iPhone 8 and 8+ (AI8/+). The Samsung uses a thicker Corning Gorilla Glass 5 (CGG5) frame, which they manufacture. CGG5 is specially crafted with roll over bezels that feature an “immersive” Infinity Display. An Infinity Display has no bezel or frame around the picture. The whole face of the phone is a touch-screen interactive surface. (Bezels are the edge or frame of the phone.)

The SG9/+ comes in four colors – midnight black, titanium gray, coral blue, and the all-new lilac purple. It also has a new Super Slow-mo. (Slow motion like the camera first used in sports to capture boxer Mohammed Ali’s super-fast hands. Slow motion slows down the speed of display by speeding up the number of frames shot and then running them later at lower speed, which appears to slow down the action.) The Super Slow-mo “allows users to capture, in stunning detail, the epic, blink-and-you’ll-miss-it moments that occur in every day life.” (<https://news.samsung.com/global/video-hands-on-here-are-9-of-the-galaxy-s9s-most-exciting-features>)

The SG9/+ Super Slow-mo (SSM) can increase the 30-to-60 frames per second (fps) of a normal camera or video to 960 frames per second. Thus the SSM can capture motion that even the human eye cannot pick up, such as the flight of a bee or a hummingbird or, as the March 16, 2018 press release points out, “the moment your child scores a big goal.” The slow motion is actually 32 times slower than normal video and four times slower than any other slow motion phone camera feature.

The SG9/+ “advanced Dual Aperture camera” combines an F2.4 lens with an F1.5 lens. The F1.5 lens is currently the brightest lens available on a smartphone. Apple usually rises to the challenge, and may in September of 2018 release an even brighter lens. Technology

companies practice one-upmanship – technologies leapfrog from one version to another version (feature leapfrogging). This leapfrogging is one of the reasons that the two most popular phones are released 5 to 6 months apart, to give them time to provide newer, better, lighter weight, larger memory capacity or physical size, longer lasting batteries, brighter screens, and other features to seduce consumers into buying their product and not that of their major competitor. Nvidia and AMD play this game for the integrated circuit chips used for video (GPUs = graphics processing unit) and main or central processing (CPU = central processing unit).

One of the nine things about which Samsung is most impressed on its SG9/+ is the new AR Emoji feature, which “allows users to create their own realistic or cartoon-like emojis using the device’s facial recognition technology.” The AR Emoji feature maps “more than 100 distinct facial features” from a single 2D (two dimension) selfie (a picture of yourself). AR Emoji generates a 3D (three dimension) model avatar that looks like the selfie “and can imitate your facial expressions.” Samsung encourages users of the phone to share these AR Emojis with others and use them as “a wallpaper for the user’s home or lock screen.”

As is the case with other devices, Samsung has an Artificial Intelligence called Bixby, which “lives” in your phone (think Apple’s Siri or Amazon’s Alexa). Bixby can answer questions “with a wide range of helpful, real-time information about the world around [you].” (Remind me sometime to tell you why “real-time” when it refers to computing is a myth.) What this Samsung quote means is that Bixby can tell you about a local restaurant, a detour around a traffic jam, the weather, order you something from an online service such as Amazon, or find a movie at a local theater. I’m a little cautious when it comes to AIs – I had one direct me to a restaurant that had been closed for 6 months. Another time an AI directed a friend of mine to take a left turn off the side of a mountain where there was no road, and when he wisely ignored the driving directions, he was told to make a U-turn and go back and make a right turn. (This AI clearly was a hit man trying to kill his user.) And don’t get me started on the

auto-correct spelling messages that I have sent to people by mistake; some of them still don’t talk to me.

The SG9/+ can be used to “snap standout shots with its dual camera.” The SG9/+ has two “best in class” 12 MP (one megapixel = one million dots per inch pictures) cameras: “one F1.5 wide angle lens with Super Speed Dual Pixel image sensor,” and one F2.4 telephoto lens. Both cameras have “dual optical image stabilization (OIS) which “ensures that photos are crystal clear even when the user has a shaky hand.” The cameras have “Live Focus and Background Blur features,” which give the user “more creative control.” The user can play with depth of field (Live Focus) and change background focus (Background Blur) and “apply shapes such as hearts, stars, and more” (perhaps poo emojis?).

This part is a bit technical. Essentially, Samsung has partnered with a company named AKG and another named Dolby to provide very expensive sound technology for their phones which should, if the hype is to be believed, provide better sound. The SG9/+ has AKG-tuned ([www.akg.com](http://www.akg.com)) stereo speakers at the bottom of the phone and the earpiece of the device “that produce rich, balanced sound, no matter the volume.” The SG9/+ also features a “Dolby Atmos” effect (<https://www.dolby.com/us/en/brands/dolby-atmos.html>), “which carefully analyzes key variables in content’s audio to give users the sensation they are experiencing 360-degree surround sound.”

We are all concerned with security. The SG9/+ provides “enhanced biometric authentication” by providing “iris scanning, facial recognition and intelligent technologies to create a seamless authentication solution that offers users secure access to their device in virtually any environment.” The phone’s fingerprint scanner is “now conveniently located beneath the camera on the back of the device, which allows users to designate a fingerprint to provide instant access to their Secure Folder.” Many journalists, including this one, have not found the fingerprint reader location on the back of the phone “convenient.” In fact, this location for a fingerprint is very inconvenient. Most users will not enjoy flipping the phone

over and back with a fingerprint scan in between to be convenient. Samsung insists that users will get used to the process, and develop muscle memory so that they will not notice the required flips and gyrations. Yeah, right.

The ninth feature that Samsung is touting as the top nine reasons to own the GS9/+ (one less than Letterman's Top Ten) is that "a full-screen desktop experience" can be "powered by [the] mobile device" via the new "Samsung DeX software platform, which allows users to transform their GS9/+ Infinity Display into a Touch Keyboard and Touch Pad sing the new DeX pad." The feature is not considered as useful as a desktop or laptop and does not even approximate the experience of a real keyboard. I am at a loss as to why this is one of the top nine reasons to buy the GS9/+.

In many ways, the GS9/+ has better features than the Apple iPhone 8 and 8+ (A18/+). The feature leapfrogging described above is part of the reason that the just-released phone has better features than the A18/+. Perhaps in September, when the new iPhone will likely be released, Apple will surprise the customers with features that exceed those currently in the Samsung product. We can assume that the new Apple iPhone will be released in September. Apple has released an iPhone every year since its introduction in 2007. All the releases have been in September, except for the iPhone X, which was released on November 3, 2017 (<https://www.imore.com/iphone-9> iPhone XI rumors: release date, specs, price and features!).

Pricing of the Samsung and Apple phones depends upon the phone's random-access memory (RAM), diagonal size, and version. The S9, with up to 400Gb of RAM and 5.8-inch (or 5.7-inch, if you don't count the bezel) screen, is \$719.99, while the S9+, with the

same RAM and 6.2-inch (or 6.1-inch) screen is \$839.99. There are currently three iPhones in three sizes and six prices: iPhone X at 5.8-inch diagonally, 64GB at \$999 and 256GB at \$1,149; iPhone 8 Plus at 5.5-inch diagonally, 64GB \$799 and 256GB \$949; and iPhone 8 at 4.7-inch diagonally, 64GB \$699 and 256GB \$849. All three iPhones come in silver and space grey case colors. Only the two iPhone 8 and 8+ come in gold.

Many "experts" have checked their crystal balls, which include filed patents and components found at many manufacturing locations ([www.imore.com/iphone-9](http://www.imore.com/iphone-9)). These experts predict that the new iPhone (whatever its name will be) will come in three sizes (5.8 inches, 6.5 inches (prices as yet unknown), and the new \$649-to-\$800 low-cost 6.1-inch LCD iPhone) with an edge-to-edge display that some call the "infinity display" ([https://en.wikipedia.org/wiki/Wide-angle\\_Infinity\\_Display\\_Equipment](https://en.wikipedia.org/wiki/Wide-angle_Infinity_Display_Equipment)), because the screen covers the entire face of the phone with no frame or border. DigiTimes (<http://www.digitimes.com/>), a Taiwanese news outlet, believes Apple will release two LCD iPhones (5.8 and 6.1 inches diagonally) and one 6.4 to 6.5-inch diagonal OLED iPhone in September of 2018.

The new iPhone (let's call it Apple iPhone 9 (A19)) will upgrade the water resistance from IP67 to IP68. Under the International Protection Marking or IP code ([https://en.wikipedia.org/wiki/IP\\_Code](https://en.wikipedia.org/wiki/IP_Code)), IP67 and IP68 translate to the National Electrical Manufacturers Association (NEMA; [https://en.wikipedia.org/wiki/NEMA\\_enclosure\\_types](https://en.wikipedia.org/wiki/NEMA_enclosure_types)) codes for "Submersible. Design depends on specified conditions of pressure and time; submersible in water or oil; used in quarries, mines, and manholes. NEMA 6 (IP67) is temporarily submersible, NEMA 6P (IP68) withstands occasional prolonged

submersion. Neither is intended for continuous submersion." Water resistance is the reason why Apple decided to eliminate the mini plug for earphones and speakers and integrate the function into the lightning plug at the bottom of the iPhone 8. Most users find the lack of a mini plug for sound inconvenient.

Inductive charging ([https://en.wikipedia.org/wiki/Inductive\\_charging](https://en.wikipedia.org/wiki/Inductive_charging)), wireless charging, cordless charging, or electromagnetic induction charging "uses an electromagnetic field to transfer energy between two objects (the phone and a cradle) through electromagnetic induction" (ed.: It is always a bad idea to define a word using that word in the definition.). Let is try to define this in plain English: By placing the phone on a cradle without using wires the phone charges its battery usually at a slower pace than charging with a wire. There isn't that more understandable than electronic induction.

Macrumors ([www.macrumors.com](http://www.macrumors.com)) believes A19 is expected to have three sizes 5.8, 6.1 and 6.8 inch diagonally. The A19 screen should sport a less energy hungry microLED (micro light emitting diode; <https://en.wikipedia.org/wiki/MicroLED>) to replace the OLED (organic light emitting diode; <https://en.wikipedia.org/wiki/OLED>) display on A18/+ which will make the battery last longer and the phones thinner and brighter.

Surely there will be better cameras, better central processing, brighter, larger and more detailed displays, and many other improvements. Apple is not beyond having many surprises with this release. Most phone buyers have a decision to make whether to buy the Samsung phone now or wait for the new Apple phone in September. •

## Join the MSATP Member Community

**W**e have some exciting news! As a member of MSATP, you now have access to the MSATP Private Facebook Group!

This group is a place where members of MSATP can gather, share, inspire and connect.

Each week, we will be publishing exclusive content in the group, like "Live Q&As" on recent legislation and industry topics, event information, open positions in the region, and more.

Of course, while MSATP staff will be moderating and creating content, this group truly belongs to our members. You are welcome to post content in the group (that's appropriate,

of course) and connect and network with members as you see fit. It's a 24/7 networking event!

Join the group by clicking here and selecting the blue + Join Group button. We will verify your request to join, then add you to the community. •





# My Story with TASC and MSATP

by Dana Brunn

In August of 2000, I started my new career with TASC. What an amazing ride! I, Dana Brunn, accepted a new and exciting career with TASC because of an owner, a few tax savings services and a DREAM! I was also a client!

CEO Dan Rashke was following a dream his father started and created the largest privately-owned TPA in the country. It was a dream his father, Don Rashke, had in 1975 and Dan was making it happen.

Back in 1975, Dan's father, Don, had discovered a way for everyday, regular people to receive the same tax benefits as large corporations. Don brought simplicity to one of the most complicated systems in the world: the U.S. Tax Code. His solution worked incredibly well and literally transformed the lives of farmers and other entrepreneurs, their families and also their communities. TASC grew from one entrepreneur to a national presence and a team of more than 1000! I am proud to be a part of this team for close to 18 years....and counting!

Here's my story. I hope it will help all understand the passion I have for helping everyday, business owners and employees get ahead and put some extra money in their pockets. I have always wanted a career where everyone wins. This is Win, Win and Win! Hang on and I'll explain exactly why we all will want to be a part of this dream.

After hearing the story, being a client myself, and meeting with Dan Rashke in Madison, Wisconsin, I was extremely excited to get out there in the small business arena and share the story. I had been a small business owner for over 16 years selling Rainbow Vacuums (Remember those? I still have mine). I had over twenty-five 1099 sales people and my wife handled the books. Get this... I was paying a health insurance premium of a whopping \$526 per month for a \$250 family-deductible 90/70 Blue Cross plan and in 1999 was able to deduct only 60% of the premium on my Schedule C. I thought the cost of insurance was outrageous because in January of 2000 it went up a little over \$60 a month from the previous year. The deductible had doubled along with the out-of-pocket maximum, and with a special needs child I had a LOT of medical bills! I was complaining to my CPA that this extra \$600 per year just was killing me. Sound familiar?

Here is where we all can relate. It was my CPA that told me in 2000 to set myself and

spouse up with a little known tax plan called a Section 105. It is pretty much the cornerstone of all of the Tax Savings vehicles we have now. The IRS Section 105 was a 1954 Tax Law that allowed a Schedule C or F business to hire their spouse as an employee. Since my spouse was already working for me anyway, I could give her a legitimate compensation package that would reimburse her, as an employee, for all health insurance premiums. As a bonus, I could also reimburse her for a few thousand dollars in out-of-pocket medical expenses for her and her entire family (which included me). WE could now deduct out-of-pocket expenses that were not deductible unless I spent over 7.5% of my AGI (Adjusted Gross Income). My first thought was: "There is no way this plan is for real!" My CPA handed me a brochure from TASC called BizPlan. Have you ever heard of BizPlan?

So I called the number and spoke with a really nice young lady named Carolyn who sent me information and explained the entire program in less than 10 minutes. When I got the materials to sign up for the plan I signed up because there was also an audit guarantee. TASC was growing and they were looking for Regional Sales Directors to expand the business across the entire country to help other employers save money on taxes in their small to mid-sized businesses. My wife at the time prodded me into sending in my résumé. I wanted a change after that 18+ years of Rainbow Vacuum Sales, so I did. I also signed up for the BizPlan personally. I was saving money and found, that by the end of 2000, I had saved close to \$2000 on taxes in the year 2000. The Sec 105 BizPlan worked! Line 14 of my Schedule C! WOW!

TASC contacted me and I went through a detailed interview process. I was then offered the opportunity to be flown to TASC to meet with the CEO, Dan Rashke. Dan and his managers gave me a total tour of the entire operation and then Dan told me the story of TASC. I had been a client myself, saw the tax savings personally, but when I met with Dan in Madison I was hoping they would bring me on. I was extremely excited to get out there in the small business arena and share this story because I knew it worked. There is no CEO in the country like Dan Rashke and his wife, Patty.

I got the opportunity to work with TASC! Here was my new life chapter in being able to help people. And, may I add, I was scared to death learning all of these tax codes. Dan Rashke came out with me personally to help teach me. How many CEOs do that?!

One of my first appointments was with Don Hull, the late former Executive Director of what was then known as MSA. Don was always one of my favorite people in MSA and I loved visiting him, hearing his stories and working with his staff at Hull Company Accountants.

Don knew exactly who TASC was, knew the Section 105 AgriPlan/BizPlan, had clients using the plans and wanted me to be sure to meet with as many folks at MSA as possible. I presented Don with the idea of having MSA join TASC as an association for the members and their clients. That's exactly what we did, with the incredible help of Sandy Steinwedel, our new and fantastic Executive Director of what is now known as MSATP.

My first official appearance with MSATP was in Ocean City in October 2000 at a Gear Up Seminar presented by Bob Jennings. My name was put into a hat as a vendor and my name was called to talk for 10 minutes before the mid-morning break. I was shaking in my shoes being so new! When I got to the stage in front of over 400 accountants at the Ocean City Convention Center, I was incredibly shaky!

Bob introduced me and, without hesitation, started telling everyone about TASC! He spoke about the Section 105 AgriPlan and BizPlan in full detail and told everyone that as accountants we owe it to the clients to save them money by using these audit-guaranteed plans! It wasn't "snake oil", he prompted everyone to visit the TASC booth and get info on AgriPlan and BizPlan. My table there was swamped and I literally ran out of TASC materials! I had more appointments with accountants than I could have ever imagined and we sold a TON of BizPlans which, again, saved small businesses a lot of money on health expenses -- on average back then, about \$2400 per year. I literally love what I get to do and who I have had the opportunity to meet.

MSATP is the best, most-organized and well-run accounting associations in the entire country! I have worked with so many of you throughout the years and have a lot of excellent relationships with so many MSATP members, as well as hundreds of clients that we've worked with, together!

As I said at the beginning, what a great ride! I get to help folks with one of the most expensive situations they have to deal with... HealthCare.

And, 18 years later (almost), here I am, in a literally life-changing business--especially in these times. The relationship with MSATP and TASC has grown and matured into a great strategic partnership. Stronger than ever!

Over the years, especially the last eight, there were so many unpredictable rules and regulations which have brought so much confusion and complexity to our industries. The accountant has now partially become the new broker. You have to know what a client is doing. That's where we are a team.

We are all on the same journey, trying to do whatever is best for our clients and keep them not only afloat, but compliant. The fines and penalties now due to the regulations of the ACA are astronomical. Yes, there are audits from two employees to thousands. We all need to respond, and not necessarily react, to the ever-changing landscape of tax reforms and healthcare regulations that go hand-in-hand.

My mission and TASC's mission is to help you to all save time, save money and have peace of mind. The technology and guidance that TASC offers is second to none. We have discovered a new way to remove the complexity and a new way to help Americans pay less tax and be able to invest more into their health and prosperity. As your veteran Regional Sales Director, corporate sponsor, and strategic partner with MSATP, I am always here to work with you and your clients to take away the burdens and fears of non-compliance.

TASC has built the smartest, most intuitive, most secure way to deliver benefits...from the ground up.

TASC has over 20 different services and the technology and service we provide is like no one else in health and welfare. We have integrated all employee benefits in one easy-to-navigate place. Clients will be secure and compliant. When legislation changes, TASC and I will personally be there to help figure it out and keep you informed, similar to recent experiences with HSA programs and ACA reporting like the 226j.

It doesn't make a difference whether its one employee or thousands, I will help you configure a solution,. When Americans have more money to spend, when they invest in their health, when they have tools to support their families, when they give back to their communities, and like we believe at TASC, when they save and grow, we all benefit!

I am Dana Mark Brunn. I am a member of MSATP, husband, family man, friend, and TASC RSD. Ready to help YOU and YOUR CLIENTS. You can count on it!•

# MSATP Reward Program

**A**ny member who earns 50 CPE hours annually (February 1 to January 31) will earn a free 4-hour seminar at the 2018 Annual Convention in

Ocean City, MD or a free 4-hour seminar at the Solo and Small Firm Conference. Please join MSATP in congratulating the Reward Program awardees for the 2017-2018 seminar season:

David T Agro CPA  
Moses Alade CPA  
Joan M Alderman EA  
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**The Board of Directors and Staff  
of MSATP hope each and every one  
of you had a smooth and successful  
tax season!**



# Join Us "Down the Shore"

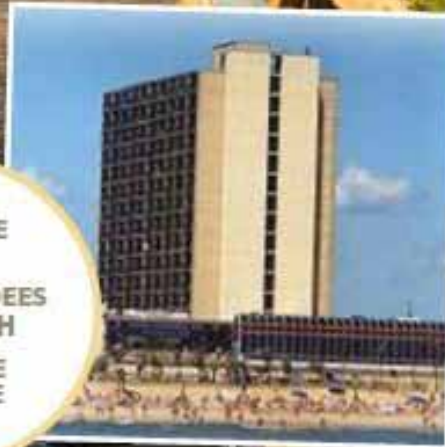
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To Register : [www.msatp.org/seminars](http://www.msatp.org/seminars)

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## 1 Company Information

\*COMPANY/ORGANIZATION \_\_\_\_\_

\*BUSINESS PHONE \_\_\_\_\_ Fax Phone \_\_\_\_\_

\*MAILING ADDRESS \_\_\_\_\_ If Post Office Box, give UPS delivery address also:  
 Street Address \_\_\_\_\_

\*CITY/STATE/ZIP \_\_\_\_\_

\*Denotes Required Fields

## 2 Member Registration

Please select an option below:

Name(s) as to appear on badge:

<input type="checkbox"/> One Attendee	\$625
<input type="checkbox"/> Two Attendees (Shares Sleeping Room)	\$410 (Each)
<input type="checkbox"/> Attendee & Spouse	\$675
<input type="checkbox"/> Additional Night(s)	\$171 (Per Room)

Included in the pricing: overnight accommodations for Tuesday, Wednesday and Thursday nights, 20 hours of Continuing Education; Annual Meeting with lunch, Continental Breakfast and Lunch on Thursday and Friday; Seafood Beach Bash on Thursday night and great networking opportunities. Additional night(s) stay available at a reduced room rate of \$171 per room/per night. Please circle any additional night(s) you wish to stay: Sunday, Monday, or Friday.

## 3 Additional Activities

While enjoying your time in Ocean City, be sure to take advantage of the numerous activities available, such as miniature golf, Jolly Roger Amusement Park, go-karts, shopping along the boardwalk or at nearby outlets, leisurely bike rides, and many other opportunities!

## 4 Total

Please calculate registration fees and provide the total below:

Registration Total	\$
Additional Night(s) Stay	\$
Grand Total	\$

## 5 Payment

- ☐ Check: Make payable to MSATP Seminars
- ☐ Credit: Visa, MasterCard, American Express, Discover

Account Number

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Expiration Date

□□-□□

Security Code

□□□□

Billing Zip Code

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**REFUND POLICY:** No refunds can be given if written cancellation is received less than 14 days in advance of the seminar and is subject to a \$25.00 service charge. No refund will be given to any Express seminar. All refunds must be approved by the Executive Director.

**PAYMENT POLICY:** Payment is due at the time of registration. Any individual who submits a registration form without payment will not be registered for the seminar until payment is received. Registrations for those paying by check will not be processed until the check is received in the Society Office.

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 Card Holder's Signature