Spring has finally sprung. We survived one of the roughest winters in years and a deluge in March. With that behind us we can look forward to the Mt Kisco Chamber of Commerce’s premier event for the spring, The 44th Annual Citizen of The Year Dinner. This year we are honoring Bill Harden of Accel Printing & Publishing as the Citizen of the Year, for all of his past achievements. Bill is immediate Past President of the Chamber of Commerce and has helped many charities in the area with their fundraising. We are also honoring the Mount Kisco Child Care Center as Non Profit of the Year. Throughout its forty years, the Center has grown from 75 children to 160 and has introduced an Infant Care Program. I encourage you all to join us May 5th at the BMW Mt. Kisco; this is sure to be a festive evening. Seating is limited so please contact the Chamber office to RSVP.

This event provides the business community with a great opportunity to network with other professionals, business leaders and local politicians. We still have event sponsorship opportunities available, contact Kathleen Mooney for more information.

Also on the calendar is April 27th for a free networking and membership meeting at People’s United Bank in Mt. Kisco. Thanks you very much, and I look forward to seeing you soon.

Vince Lemma
President

Mount Kisco Chamber of Commerce would like to thank our sponsors
Mount Kisco’s own, Wilson & Son Jewelers, was honored for Family Business Success at 10th year anniversary celebration on April 14.

The Business Council of Westchester – the county’s largest business membership organization – recently announced the 2011 winners of the Westchester County Business Hall of Fame awards, a program that recognizes the lifetime achievements of Westchester County businesses. The winners had been inducted at the Business Council’s 10th anniversary Hall of Fame awards dinner on April 14, 2011.

The 2011 Business Hall of Fame inductee for Family Business Success this year is our very own are Wilson & Son Jewelers.

“We are proud to recognize the accomplishments of these companies that exemplify the best in business practices and community involvement.” said Business Council President/CEO Dr. Marsha Gordon.

Wilson & Son Jewelers is one of the oldest and most established businesses in Westchester. In business since 1905 and a fourth-generation family business, Wilson and Son Jewelers provides Mount Kisco, and their original home in Scarsdale, with the finest jewelry, timepieces and giftware available. Wilson and Son Jewelers takes pride in offering unsurpassed quality in service.

Wilson & Son, along with the other Business Hall of Fame inductees were honored at an awards dinner, presented by MasterCard Worldwide and Entergy, on Thursday, April 14 at the Glenn Island Harbour Club in New Rochelle. Nearly 500 people attend annually. For additional information, visit www.westchesterny.org or contact Pat Nicolais: (914) 948-2110 or pnicolais@westchesterny.org.

About The Business Council of Westchester
The county’s largest and most influential business membership organization, The Business Council of Westchester is committed to helping businesses market, learn, advocate and grow. In addition, The Business Council of Westchester is actively involved in reviewing federal, state and county legislation and regulations in order to assess the potential impact on the business community and to influence the outcomes through advocacy when the business community’s interests may be affected. It also acts as an information resource for the business community and government leaders at all levels.
The Officers and Board of Directors of

THE MOUNT KISCO
CHAMBER OF COMMERCE

Cordially invite you to attend our

44th Annual
Citizen of the Year
Dinner Dance

honoring

Bill Harden
Citizen of the Year

-and-
Mount Kisco Child Care Center
Outstanding Non Profit of the Year

Thursday, May 5, 2011

BMW Mt. Kisco
Mount Kisco, NY

6:30 p.m. Wine and Hors D’oeuvres
7:30 p.m. Dinner,
Award Ceremony and Dancing
Business Attire
Consider Establishing a Business Retirement Plan
By Ed Zapson

If you’re self-employed or you own a business, you’ve got a lot to think about, yet, as busy as you are today, you can’t forget about tomorrow — which means you need to have a solid retirement plan in place. All retirement plans offer some features in common, so how can you pick the plan that’s right for you? You’ll need to consider your business’ annual income, number of employees and other factors. Fortunately, you have some good plans from which to choose. Here are a few to consider:

- **Owner-only 401(k)** — If you are self-employed with no employees other than your spouse or a partner, the Owner-only 401(k) may be an option for you. Also known as an individual 401(k), an owner-only 401(k) offers you many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and tax-deferred earnings growth. You may even be able to choose a Roth option for your owner-only 401(k), which allows you to make after-tax contributions that have the opportunity to grow tax-free. For 2011, you can contribute up to $16,500 as a deferral, and total contributions cannot exceed $49,000 or $54,500 if you’re 50 or older. But you must plan ahead to take advantage of this plan for 2011 because it will need to be set up prior to Dec. 31, 2011.

- **SEP IRA** — If you have just a few employees or are self-employed with no employees, you may want to consider a SEP IRA. For the 2011 tax year, you can put in the lesser of $49,000 or 25 percent of your compensation, which is capped at a maximum of $245,000. You fund the plan with tax-deductible contributions, and you must cover all eligible employees — at a minimum, those who are at least 21 and have been with your company for three out of the immediately preceding five years. (Employees themselves cannot contribute.) Keep in mind, though, that the percentage of compensation contributed to a SEP IRA must be the same for you and your employees. If you don’t get a plan set up prior to year-end, the SEP IRA is the only plan that you can set up and fund, up until your tax filing deadline, to get a 2011 tax deduction.

- **Solo defined benefit plan** — Generally speaking, this plan, which is similar to a traditional pension plan, may be suitable for you if you have relatively high earnings and can afford to take advantage of the high contribution limits, which are determined by an actuarial calculation. Your contributions are tax-deductible.

In choosing a retirement plan, you may want to consult with your tax adviser. But don’t wait any longer to get started. The future will be here soon enough — so you’ll want to be prepared for it.
Put Your Tax Refund to Work
By Ed Zapson

It’s Tax Refund Season again. This year, if you’re going to get a check from your Uncle Sam, why not put it to work to help you meet your financial goals?

Last year, the average tax refund was more than $2,700, according to the IRS. The size of your refund, or whether you will get one at all, depends on your individual circumstances. But if you are going to get a refund, plan ahead for what you’ll do with it. Here are a few possibilities:

● Pay down some debts. In these difficult economic times, you may be carrying a higher debt load than usual. If so, you may want to use some of your refund to pay down some of these debts. The lower your debt payments, the better your cash flow and the more money you’ll have to invest for the future.

● Build an emergency fund. If you don’t already have an emergency fund containing six to 12 months’ worth of living expenses, you could use your tax refund to start one. Without such a fund, you may find yourself constantly dipping into your long-term investments to pay for unexpected costs, such as a new furnace or an expensive car repair. Keep your emergency fund in a liquid account — one that you don’t draw on for your day-to-day expenses.

● Help fund your IRA. In 2011, you can put in up to $5,000 to your IRA. Consequently, if you received a $2,700 refund, you’d have more than half of what you need to fully fund your IRA for the year. (If you’re 50 or older, however, you can contribute up to $6,000 per year.) You might not think that your $2,700 would make much of a difference in the long run. But by investing your refund and giving it many years of growth potential, you could end up with a sizable amount.

Consider the following: If you put $2,700 in your IRA, and you earned, on average, seven percent a year for 30 years, you’d end up with about $20,000, even if you never invested another dime. If you put $2,700 every year in that same IRA, again earning an average seven percent annual return, you’d end up with more than $270,000 after thirty years. (These examples are hypothetical illustrations and do not represent any currently available investments.)

You’d eventually have to pay taxes on your earnings, typically when you make withdrawals at retirement. And if you qualified for a Roth IRA, you’d never have to pay taxes on your earnings, as long as you had your account for at least five years and didn’t start taking withdrawals until you were at least 59-1/2.

● Contribute to a Section 529 plan. If you have children or grandchildren, you may want to establish Section 529 plans to help them pay for college. You can contribute virtually any amount, and the earnings grow tax-free, provided the money is used for higher education expenses. (Withdrawals used for expenses other than qualified education expenses may be subject to federal, state and penalty taxes. Contributions are tax-deductible in certain states for residents who participate in their own state’s plan. Please note that a 529 college savings plan could impact a beneficiary’s ability to qualify for financial aid.)

You may be tempted to spend your tax refund on things you want today — but, with a little planning, you can use it for things you need tomorrow.

Need a few good men and woman to serve on the BOD

We are soliciting volunteers to serve on the Board of Directors of the chamber. We welcome volunteers from within the general membership. This is your opportunity to make your voice heard regarding the business issues in Mount Kisco!

The BOD meetings are at noon on the last Friday of each month. Please contact Kathleen Mooney at mtkiscochamber@aol.com or 914-666-7525 if you are interested in volunteering or if you would like further details.
New Member Directory

**M & T Bank**
251 East Main Street, Mount Kisco, NY 10549
Phone: 914-242-5371  Fax: 914-242-5496
www.mtb.com

M&T Bank is one of the best performing regional banks in the nation today and is consistently recognized for financial strength and sound management.

**Mana-Thai Cuisine**
360 N. Bedford Road, Mount Kisco, NY 10549
Phone: 914-244-8588  Fax: 914-244-8683
Cheryl Premmana - cpremmana@gmail.com

Mana-Thai places emphasis on lightly prepared dishes with strong aromatic ingredients. Our goal is to provide fresh, authentic Thai food to all our customers. We invite you to experience a traditionally prepared meal that is truly delicious.

**Sign-A-Rama**
145 Kisco Ave., Mount Kisco, NY 10549
Phone: 914-666-7446  Fax: 914-666-7465
Karl Theile - President - Karl@signarama-westchesternorth.com

Sign-A-Rama is your full service sign center. We use the latest technology and highest quality products to produce custom signs for your business or organization.

**Sunrise Solar Solutions, LLC**
510 North State Rd., Briarcliff Manor, NY 10510
Phone: 914-762-7622  Fax: 914-762-4423
Doug Hertz - Doug@SunriseSolarLLC.com

Sunrise Solar Solutions, LLC provides design and installation of solar energy systems to homes and businesses in the tri-state area.

**William Raveis Real Estate**
95 Katonah Ave., Katonah, NY 10536
Dee Roider - dee.roider@raveis.com
Cell: 914-393-3458  Office: 914-401-9111
Fax: 914-401-9112

75 N. Greeley Ave.
Chappaqua, NY 10514
Susan Myers - susan.myers@raveis.com
Cell: 914-522-6398  Office: 914-238-0505
Fax: 914-238-0530

William Raveis Real Estate, Mortgage & Insurance is the number one family-owned business in the northeast with a network of 75 sales offices. Please take some time to explore our website and let a William Raveis Realtor guide you every step of the way ... from pre-approval to closing. We promise we’ll never be too busy to remember what got us to where we are today – you, the customer!

**Wipe Your Paws**
255 North Bedford Road
Mount Kisco, NY 10549
Phone: 914-242-7297  Fax: 914-242-3289
Cristina Farenga - Cristina@WipeYourPawsNY.com
www.wipeyourpawsny.com

Wipe Your Paws offers pet grooming, doggie daycare, training classes and a beautiful boutique for all of your pet’s needs.

**Yogi’s Paw LLC**
141 Main Street
Mount Kisco, NY 10549
Phone: 914-864-0386
Leslie Bijoux & Eric Sussman - yogi@yogispaw.com

Yogi’s Paw is a fun, hip, trendy boutique specializing in party dresses for Bar / Bat Mitzvahs, Sweet 16’s, school dances and other special occasions. We also have a great selection of casual wear, accessories, jewelry, sterling silver, handbags and gifts galore! Fun, Fun, Fun !!!

**Cosi**
15 South Moger Ave.
Mount Kisco, NY 10549
Phone: 914-242-5408  Fax: 914-242-5169
Scott Sergiano - xcb00055@getcosi.com
www.getcosi.com/mtkisco/

Cosi is a fast-casual restaurant serving breakfast, lunch, and dinner. Our crackly-crust flatbread is made from a generations-old recipe and is a recognizable ingredient to our sandwiches and flatbread pizzas, as well as a great addition to our salads and soups. Bring a friend and catch up over a delicious meal or lounge with a book and our freshly brewed coffee. Whatever you’re craving, we aim to fulfill it.

**Professional Data Systems**
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Phone: 914-242-1142  Fax: 914-242-1147
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Announcing
The New Mary & David Boies Emergency Department at Northern Westchester Hospital

Quality, Patient-Centered Care that’s Close to Home
Being patient centered means encouraging patients and families to be active participants in the medical care and healing process. At NWH, we promote an atmosphere of openness and patient empowerment. We believe that empowered patients help us to provide higher-quality medical care because they speak more freely, ask more questions, and share more complete information with our care teams. Ultimately these closer bonds enable us to more effectively diagnose, treat, and provide better patient care.

NWH Emergency Department Highlights:
- Modern spacious design that includes large amounts of natural light, flowing contours and comforting colors and wood tones
- A calming atmosphere to reduce patient anxiety featuring 26 private treatment rooms that can be expanded to 33 as needed
- Child-friendly treatment rooms and waiting areas tailored to meet a child’s unique care needs
- Advanced technology throughout the facility including Bedside Medicine Verification and Electronic Medical Records to ensure patient safety and high-quality medical care
- A highly experienced team of caregivers working together to provide personalized medical care

Visit www.nwhER.org for a Virtual Tour