



The Bulletin



East Bay Association of Enrolled Agents

*To Enhance and Protect the Professional, Economic, and
Educational Interests of all Enrolled Agents*

June 2010

NEXT MEETING Wed, June 16, 2010

Place: **DUBLIN Holiday Inn (ex-Radisson)**

(go to http://www.holidayinn.com/hotels/us/en/dubrm/hotel/detail?cm_mmc=mdpr--googlemaps--hi--dubrm#)

5:30 Board Meeting

6:15 Networking

6:45 Dinner Buffet

7:30 Program: **“IRS Criminal Investigation”**

Cost: \$35.00 with reservation by Friday June 11

\$45.00 with reservation after deadline

Sign up online at:

<https://www.123signup.com/calendar?Org=ebaea>

(please print out your confirmation to ensure that you clicked all the right buttons to register) Questions: email ebaean@ebaean.org (preferred) or call 800-617-1040.

June Topic: “Working with IRS Criminal Investigation”

Speaker: *by Irene Moore, EA Program Chair*

Arlette Lee is the Public Information Officer for IRS Criminal Investigation, for the Oakland Field Office. In this role, she identifies, plans and orchestrates publicity opportunities for CI. Under the direction of the Special-Agent-In-Charge, serves as the spokesperson and facilitates all CI interaction with the media. In conjunction with IRS Communications and Liaison, develops local media campaigns to encourage and achieve voluntary compliance with the Internal Revenue laws.

Arlette began her career with IRS-CI in 1992 in Honolulu, Hawaii. After approximately two years as a clerk- typist, she converted to a Tax Fraud Investigative Aide and became a Special Agent in 1996. In 1998 she transferred to the Criminal Investigation office in Oakland, California. In 2006 Arlette was selected as the Public Information Officer for the Oakland Field Office.

PRESIDENT'S MESSAGE

by Tom Johnston, EA

I am grateful to be a member of organizations that do so much to advance the Enrolled Agent profession.

For a number of years the California Society of Enrolled Agents as well as the National Association of Enrolled Agents have offered scholarships to help interested individuals improve their proficiency in tax preparation and representation.

With the formation of foundations both organizations now offer scholarships not only to aspiring Enrolled Agents who plan to take the SEE classes, but also to member EAs who wish to take advanced courses like National Tax Practice Institute, CSTAR (CSEA's CA equivalent), and Master in Tax programs. Information on the scholarships is easy to find on the respective organization web sites.

A recent addition to member benefits of CSEA is discounted credit card processing by BancCard of America. I shopped around with my bank and other services and found the CSEA program to be the best bargain. The program is tailored to seasonal businesses and can be put on vacation for several months when there is no activity - hence, no monthly service charges during that period. Kim Kastl, EA prospective CSEA President is responsible for getting the program for CSEA members. The program also benefits CSEA by giving the organization a small percentage of the funds processed through the program. We can also refer our clients so they can get the same low prices.

One of the most overlooked benefits of our membership in CSEA and NAEA is the advocacy that the organizations do for us as well as for our clients with federal and state tax agencies. The NAEA influence in the recently announced federal registration and proficiency program for all preparers of federal tax returns was significant and has resulted in EAs being grandfathered into the program. While we will have to register and perhaps get a new PTIN we will not have to take competence exams. Both in CA and in Washington our

presence is felt. The amounts you donate to the legislative action funds in your dues renewal make a difference to the profession.

Locally in East Bay your officers and committee members work tirelessly to bring you the best CPE, advocacy and advancement of the profession. Many of those leaders will be in Reno representing you at CSEA meetings and Super Seminar when you receive this newsletter. Recently Walt Thomas, EA represented us at CTEC meetings. I am awed by all our chapter leaders do. They truly...

Stand as beacons on the East Bay hills.

DO YOU LIKE OUR DINNER RAFFLE?

by Peggy Hall, EA

Isn't it a neat way of having a bit of fun before we settle down to the evening's education? Don't our raffle people come up with some interesting items and themes? Would you like to see it continue?

Then you need to contact me, because the position is now vacant and this fun part of our Association will fade away unless you stick up for it. Get a couple friends and you can do it each month as a team project. What an excuse to get together and go shopping!

NEW BOARD ELECTED

by Thomas Johnston, EA, Nominating Chair

The following were elected to these offices for the 2010-2011 fiscal year at the Annual Meeting on May 19, 2010:

President:	Thomas Johnston EA
1 st Vice President:	Cherry Comstock EA
2 nd Vice President:	Patty Pringle EA
Secretary:	Linda Koziol, EA
Treasurer:	Marjorie Williams-Jones EA
Director 2010-2011:	Marjie Hines EA
Director 2010-2011:	Gail Nanbu EA
Director 2010-2011:	Andy Rogers EA
Director 2010-2012:	Eva Konigsberg EA
Director 2010-2012:	Morris Miyabara EA
Director 2010-2012:	Irene Moore EA

DINNER MEETING SUBSCRIPTIONS OPEN

by Thomas Johnston, EA

The Board approved the 2010-2011 dinner subscription and dinner price to stay the same as the current year, regardless of whether or not the price increases. The enrollment form is included with this Bulletin. The Board also voted to hold the September and December meetings at the Oakland Airport Holiday Inn, with the remainder of the meetings in Dublin. For 2011 the June, September & December meetings will be in Oakland, with the remainder of the meetings in Dublin.

MARK YOUR CALENDAR

By Patty Pringle, EA

This year's Tax Talk Seminar will be held at the Radisson Hotel in Dublin. Be sure to mark your calendar for November 3rd, 4th, and 5th. You don't have to travel far to get your CPE requirements.

In this day of economic uncertainty we are all looking for ways to save money. As tax professionals we need to maintain our CPE and are seeking ways to get more value out of our education dollar. EBAAEA realizes this and our Tax Talk 2010 Seminar will provide 24 hours of CPE at the lowest possible cost. Continental breakfast, lunch and snacks will be provided.

Once again we have lined up well known speakers to present topics that are current and valuable to all tax professionals.

Our speakers: Karen Brosi, Claudia Hill, Robert McKenzie, Vicki Mulak, Jennifer MacMillan and Michelle Jurasik from IRS. Topics include the all important Federal and State Updates, Audit Reconsideration and Updates, Ethics (required), Mortgage Interest, AMT, Business Debt Relief & COD, LLC's/S Corps, just to mention a few. On Wednesday, November 3rd our "Tax Talk After Hours" will feature Steve Sims the FTB Taxpayer Advocate.

We are always looking for volunteers to help with the seminar and if you are interested please contact me at epattypringle@sbcglobal.net or 510-912-1682.

The July EBAAEA Bulletin will provide additional information including the price to attend. Stay tuned.

IRS REGISTRATION NEWS

The IRS has selected Accenture National Security Services, LLC, as the vendor to establish a system for on-line registration of paid tax return preparers. The system will support the first phase of increased IRS oversight of federal tax return preparers, as outlined in the Return Preparer Review issued on Jan. 4.

Sept. 1, 2010, is the current target date for the on-line registration system. An official system launch date will be one of the initial determinations made in the weeks ahead as the IRS and Accenture National Security Services, LLC, begin working together on development of the system.

The vendor will develop and maintain the registration application system and address related questions. The IRS will maintain full oversight of the registration process and registered preparers.

EBAAEA EMAIL LISTS

EBAAEA sends news to Members via two one-way (send-only) email distribution lists. Subscription is free and completely voluntary, and you can subscribe or unsubscribe to either list any time you wish. For more information and to manage your subscription, visit: <http://ebaea.org/cgi-bin/dada/mail.cgi>

Small Group Tax Meetings

Antioch /Brentwood Fridays 8:00am
Brentwood Café, 8500 Brentwood Blvd, Brentwood
Ken Seamann EA (925) 634-8297

Danville Area 4th Tue 9:30am
Pascals French Oven, 155 Railroad Ave, Danville
Michael Power EA (510) 366-8836

Livermore Area Fridays 8:45am
Rock House Café on Portola Ave, Livermore
Richard Goudreau EA (925) 606-6672

Castro Valley 3rd Tue 8:00am
Carrow's, 2723 Castro Valley Blvd @ Lake Chabot, CV
Dagmar Bedard EA (510) 537-3883

South Alameda County 1st Wed 9:30am
Dino's, 1 block W of I-880 on Industrial Blvd, Hayward
Sal Romo EA or Walt Thomas EA (510) 487-1691

Email-only Group as needed
Send an email to halloftaxes@hotmail.com
Peggy Hall EA (925) 388-1040

BULLETIN ADVERTISING POLICY

by Duncan Sandiland, Bulletin Editor

To encourage more Members to use the Bulletin to fill their needs, we present the Bulletin advertising policy:

- 1) All Bulletin notices are run for a maximum of three months. If you wish to run a notice for a longer period, you must resubmit it.
- 2) Maximum notice size is 1.5 column inches. This equals a space one and one-half inches high by one column (3.5 inches) wide. The standard Bulletin font is Times New Roman 11 point.
- 3) The Bulletin Editor reserves the right to edit any notice for style, content and length.
- 4) All notices must be submitted (and payment received) by the 25th of the month prior to initial publication. Send the desired text to: bulletin@ebaea.org
- 5) Member notices seeking or offering employment, clients or EA-practice-related matters are run at no charge as a Member benefit. This includes an ad run by a firm which employs a Member. Member notices offering other services or products, and all non-Member notices are run at the standard fee of \$150 for the three-month insertion. The Bulletin Editor reserves the right to modify or reject any notice which, in the sole opinion of the Editor, violates any of the principles of EBAEA.

IRS AUDIT GUIDES

The new [Cash Audit Techniques Guide](http://www.irs.gov/businesses/small/article/0,,id=211049_00.htm) http://www.irs.gov/businesses/small/article/0,,id=211049_00.htm offers provides an inside look at what IRS examiners look for when auditing cash intensive business-

es. This is just one of many guides available on IRS.gov...many specific to designated industries. http://www.irs.gov/businesses/small/article/0,,id=108149_00.html

2010 TOWN HALL MEETING

by Linda Koziol, EA

****SAVE THE DATE****

The 2010 Town Hall Meeting will be hosted this year by the Mission Chapter and is scheduled for Monday, September 20, 2010. The all-day event will be located in San Jose (specific times and exact location to be announced in future Bulletins).

Our own East Bay Chapter hosted last year's event and this year is sure to be as valuable and informative as we will hear more about new return preparer regulations, FBAR, TIGTA, HIRE and other "Hot Off the Press" news and updates.

The \$150 fee includes continental breakfast, lunch and refreshments. Early bird registration fee is \$125 on or before September 1, 2010. Be sure to look for future announcements regarding registration details and times. Don't miss out on a great opportunity to learn from Subject Matter Experts representing the IRS, FTB and Other Government Agencies.

Mark Your Calendars!

TAX TEASER

Ms Cross owns a house that she rents to non-related parties. She incurred the following costs during 2008: \$400 to resurface a tub in the master bathroom; \$500 to paint the kitchen after installing new cabinets; \$2,000 to replace cabinets in the kitchen; \$600 to replace the built-in dishwasher. How should these costs be characterized and in what amounts?

- a) \$3,100 as improvements to be capitalized and \$400 as repairs
- b) \$400 as improvements to be capitalized and \$3,100 as repairs
- c) \$3,500 as improvements to be capitalized
- d) \$2,000 as improvements to be capitalized and \$1,500 as repairs

CSEA digiTAX SEASON STARTS

We're kicking off the new digi-TAX schedule with a series of six weekly sessions on *Cancellation of Debt*, a red-hot topic in California right now. There are still 2 sessions left in this series. The one-hour sessions are held on consecutive Wednesdays at 11 a.m.

June 2: *Bankruptcy: Taxes Before, During, & After*

June 9: *Net Operating Losses & Form 1045*

Reg/Info: <http://csea.org/EducationandEvents/digiTAXEducation/tabid/89/Default.aspx>

CALENDAR OF EVENTS

June 2010

- 3-5** CSEA SuperSeminar
@ Grand Sierra Resort, Reno
- 16** EBAAE Dinner Meeting: "Working with IRS
Criminal Investigation"
@ Holiday Inn, Regional St, Dublin
- 22-25** CSEA ANNUAL MEETING and CE
@ Doubletree Sonoma, Rohnert Park

July 2010

- 21** EBAAE Dinner Meeting: "Preparer Penalties and
Disclosure Rule Requirements"
@ Holiday Inn, Regional St, Dublin

HMMMM...

An article in Fortune magazine written by reporter Shawn Tully began with the statement: "Growing deficits. Out-of-control federal spending. Rising debt. With the budget suddenly an election issue, it's time for some straight talk." The date of the article was 3/08/04 or 6 years ago. (Fortune) Tax Teaser answer: A

BUSINESS BUILDER

by Peggy Hall, EA

How can you get more (or better) clients, more recognition as an Enrolled Agent and improve your speaking skills? Join our Speaker's Bureau. You will receive more than you give. We also want suggestions of what we should speak about and very specific places to speak. Give us the names of the clubs. We would appreciate your input on this immediately. Contact Peggy Hall 925 388-1040 or halloftaxes@gmail.com.

HUMOR

A surgeon, an accountant and a lawyer were arguing about which of them was practicing the oldest profession. The surgeon said, "God created Eve from Adam's rib. Obviously, God is a surgeon, so medicine is the oldest profession." The accountant protested, "Before God created Eve from Adam's rib, He created an orderly universe from chaos. That clearly shows that God was an accountant before He was a surgeon. Accounting, then, has to be the oldest profession." The lawyer sat for a moment smiling, looking at the surgeon and the accountant. "That may be true," the lawyer said, shrugging his shoulders, "but who created the chaos?"

2010 - 2011 Board of Directors and Committee Chairs

Web Page <http://www.ebaea.org>

President: Thomas Johnston EA 925-828-4500
1st VP: Cherry Comstock EA 925-778-0281
2nd VP: Patty Pringle EA 510-912-1682
Treasurer: Marjorie Williams-Jones EA 510-482-6204
Secretary: Linda Koziol EA 925-449-1204
Immed Past Pres: Peggy Hall EA 925-388-1040
Director 2010-2011:
Margie Hines EA 510-247-9423
Gail Nanbu EA 925-943-3993
Andy Rogers EA 510-522-2300
Director 2010-2012:
Eva Konigsberg EA 510-928-5067
Morris Miyabara EA 650-867-4507
Irene Moore EA 510-791-8962x16
CSEA Director: Cherry Comstock EA 925-778-0281

Communication Committee, (1st VP)

Chair: Cherry Comstock EA 925-778-0281
Bulletin: Duncan Sandiland EA, etc 800-617-1040
Disaster Services: Janet Bridges EA 510-505-0818
Legislative: Eva Konigsberg EA 510-928-5067
Membership: Peggy Hall EA 925-388-1040
Membership: Gail Nanbu EA 925-943-3993
Outreach:
Practice Preservation: Linda Fox EA 925-846-5913
Public Affairs:

Social Affairs:
Website: Eric Reimer EA 510-893-3601
IRS Practitioner Panel: Phil Fiegler EA 510-530-1174
CTEC Panel: Walt Thomas EA 510-487-1691

Education Committee, (2nd VP)

Chair: Patty Pringle EA 510-912-1682
Continuing Ed: Joanne Anderson EA 925-938-9086
Mini Seminar Team: Andy Rogers EA 510-522-2300
Program: Irene Moore EA 510-791-8962x16
Program: Bob Olsen EA 925-837-8329
SEE Class: Thomas Johnston EA 925-828-4500
Tax Talk: Patty Pringle EA 510-912-1682
Tax Talk: Bonnie Buhnerkempe EA, etc 925-855-0829
Town Hall: Linda Koziol EA 925-449-1204
VITA Team: Brian Pon EA, etc 510-849-4667

Administration Committee (IPP)

Chair: Peggy Hall EA 925-388-1040
Bylaws/SOP: Sal Romo EA 510-471-9492
Budget & Finance: Walt Thomas EA 510-725-8356
Chapter Office: Dagmar Bedard EA 510-537-3863
Financial Review: Shelagh Gallagher EA 510-614-1834
Nominating: Peggy Hall EA 925-388-1040
Volunteer Coordinator: Patty Pringle EA 510-912-1682

EAST BAY ASSOCIATION OF ENROLLED AGENTS

30100 Mission Blvd, Suite 6, Hayward CA 94544

(800) 617-1040 or (510) 487-2063 fax (510) 487-1501 email: ebaea@ebaea.org

2010 SPECIAL ENROLLMENT EXAM PREPARATION CLASSES

Presented By
EAST BAY ASSOCIATION OF ENROLLED AGENTS

Note Dates Changed

Part 1 – Individuals Dates: July 10, 17, 24 CPE 18 hrs*

Part 2 – Businesses Dates: Aug 14, 21, 28, Sep 11, 18 CPE 30 hrs*

Part 3 -- Representation Dates: Oct 23, 30 CPE 12 hrs*

** You must attend all 6 hours per day for credit See next page for CPE*

Time: **Saturdays 9:00 AM to 4:00 PM** (Lunch is on your own)

Location: **Holiday Inn Hotel (Radisson)**, 6680 Regional St, Dublin CA 94568

Instructors: Pat Golden, EA; Peter Lingane, EA; Andy Rogers, EA; and
Bart Rugo, EA

Prerequisite: Basic knowledge in tax preparation of Form 1040

Class Fees:

All three parts - \$650

Early bird discount by June 30 - \$600

Separately - Part 1 \$225, Part 2 \$400, Part 3 \$150

Text Books are not included and must be ordered directly from publisher

Register online at: www.123signup.com/calendar?Org=ebaea

Information: Tom Johnston at 925-828-4500 or taxtomea@comcast.net

Scholarships: See CSEA and NAEA Websites for information.

To apply for Enrollment: www.irs.gov/taxpros/agents

To schedule exam: www.prometric.com/irs

SPECIAL ENROLLMENT EXAM PREPARATION CLASSES

CPE INFORMATION

*** Partial credit is not given. You must attend all hours per part to receive credit.**

CTEC

All classes qualify for CTEC Federal Tax credit in the fiscal year of the final class per Part. Hence, Parts 1, 2, & 3 classes qualify for the current fiscal year which ends October 31st.

IRS Circular 230

If you were not an EA, CPA or Attorney when you take the classes, if you also take the Special Enrollment Exam and become an EA, you can count the classes as part of the IRS CPE requirement. However, the classes may not be used as part of the 16 hours minimum requirement in the final year of the three year enrollment cycle. The IRS currently calculates continuing education received in a calendar year (Jan 1 to Dec 31).

If you are already an EA, CPA or Attorney when you take the classes, the classes do not qualify for IRS CPE because the classes are considered basic courses on subjects with which you should already be familiar. However, the classes will qualify for the additional CPE requirement for members of CSEA and NAEA.

IRS Circular 230 Rules for renewed enrollment effective after April 1, 2007:

Your renewal cycle is assigned according to the last digit of your social security number. See IRS website for specific information on renewal cycle.

You must complete 72 CPE credit hours over the three year period specified. Each year you must have a minimum of 16 CPE credit hours of which 2 hours must be in Ethics.

An individual who receives initial enrollment during an enrollment cycle must complete two (2) hours of qualifying continuing education credit for each month enrolled during the enrollment cycle. Enrollment for any part of a month is considered enrollment for the entire month.

References:

Circular 230 Sec 10.6(e)

www.irs.gov/taxpros Enrolled Agents CPE

Members of CSEA & NAEA:

Including the IRS requirements above you must complete a total of 90 (IRS 72 + 18) CPE credit hours over a three year cycle or 30 (IRS 24 + 6) CPE credit hours per year.

New members are pro-rated CPE through the first year 2 hours CPE per month.

SEE CLASS INSTRUCTOR BIOGRAPHIES

Pat Golden, EA, MBA Tax Trained as a Psychiatric Technician in the Navy. For a number of years he was a community mental health worker in San Francisco (Haight, Fillmore, Western Addition). Because of his Crisis Clinic work he was hired by IRS for office audits. Mr. Golden has a BA from the University of California Berkeley and MBA Tax from Golden Gate University. Pat worked in CPA firms for several years. He has been a sole practitioner since 1983 preparing 400 returns a year, specializing in business returns.

Thomas W Johnston, EA began preparing tax returns in 1983 at the urging of a friend. He was accepted into practice as an Enrolled Agent in 1986. Mr. Johnston is Chairman of the SEE Class Committee and a Past President of EBAAEA. He also serves as a member of the Ethics and Professional Conduct Committee for CSEA. Mr. Johnston is a graduate of San Francisco State University with BA and MA degrees in Drama. He taught for a number of years at the college level. He has also had a career as a building manager. Mr. Johnston has taken courses in the Master of Tax program at Golden Gate University and is a Fellow of the National Tax Practice Institute. Mr. Johnston's tax practice is in San Ramon where he specializes in tax returns for individuals, estates and trusts and does representation for his clients.

Peter James Lingane, EA, CFP®, PhD has a practice in Lafayette specializing in planning and compliance for mature individuals, trusts and estates. He has volunteered with low income assistance programs since 1994. In addition to being a VITA instructor, Peter was a SEE class instructor for East Bay previously. Peter is a graduate of Harvard University, has a PhD in chemistry from the California Institute of Technology, and is a Fellow of NTPI. Peter taught on the college level for several years prior to entering a career in industry. He is a published author and is a technical reviewer for the *Journal of Financial Planning*. Peter has served as a Director of EBAAEA and NAEA and is a past editor of the chapter newsletter.

Sal Romo, Jr, EA is Past President of EBAAEA and CSEA and is a member of CSEA's ByLaws Committee. Sal has taught VITA and SEE classes for a number of years. Sal is a recipient of the Distinguished Service Award of CSEA. A retired Coast Guard officer, Sal is now associated with AdTech Tax & Payroll in Hayward specializing in tax returns for Estates and Trusts.

Bart Rugo, EA retired from the IRS in 2007 after 30 years of service. He began as a Taxpayer Service Representative answering questions on the IRS toll free number and at several local offices. After gaining experience, Bart became an instructor of individual, military and small business taxes. Later he served as a Revenue Officer for 2 years after which he became the manager of the IRS Walk In office at the San Francisco federal building. During his last six years Bart worked with the IRS partnering with community organizations to train people to prepare basic tax returns in their local communities. Bart currently lives on Treasure Island where he enjoys the view and tries to enjoy the wind.



EAST BAY ASSOCIATION OF ENROLLED AGENTS

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2010-2011 DINNER SUBSCRIPTION

Automatic reservation at all eleven chapter dinner meetings for one price.

No increase in price for different venue or additional CPE.

Check one:

_____ Beginning July **eleven** dinner meetings for the price of nine (\$385 value for \$315)

_____ Beginning August **ten** dinner meetings for the price of nine (\$350 value for \$315)

No subscriptions accepted after August 18.

If you do not plan to attend a meeting, please call the chapter office and cancel that dinner. No refunds or other discounts. However, you may authorize a substitute attend in your behalf if you can't attend.

Enclose your check payable to: **East Bay Association of Enrolled Agents** and mail to the above address:

Name: _____

Address: _____

Phone: _____

Or you can reserve and pay online at <https://www.123signup.com/calendar?Org=ebaea>

Intermediate 1120S

Solving S Corp Problems

- Solving Basis Issues including “The Golden Rule”
- How to Create a Balance Sheet, L, M-1 and M-2
- Section 351 Tax Free Conversions
- Reasonable Wages and Possibilities for Correcting after the Fact
- Auto Expenses and Health Insurance: reporting the correct way, and how to fix them
- Excess Distribution Solutions
- What Treasury Decision from 2008 should make you happy

After this “flashlight with batteries” session, you should be able to **quickly solve** the most common problems encountered with “S” Corporation returns and accurately file a Form 1120S, even if your client has made a mess of things.

You will also know what to tell your clients **now** to get them to make your life easier next year and reduce the likelihood of future problems.

A seminar for Enrolled Agents.

The class level is intermediate.

CLASS LIMITED TO 10 PARTICIPANTS

Choose from three dates:

July 19, 2010 : 10 am – 2 pm.

Class Location:

Lafayette Chamber of Commerce Conference Room: 100 Lafayette Circle, Lafayette CA.

Fee Schedule:

NAEA/CSEA Members paid one month in advance \$175

Non-Members or paid “late” \$225

“This is the best class on S Corps I’ve ever been to, and I’ve been to a lot”
“Superb seminar today - what I learned will be worth a lot of \$ to my clients”
“Excellent, Exceeded Expectations”

Contact:

Andrew S Rogers, E.A.

Tax Buddha

E Andy@TaxBuddha.com, P (510) 522-2300, F (510) 522-2307

Day of Seminar Only: Cell (510) 332-0401

“We have entered into an agreement with the Office of Professional Responsibility, Internal Revenue Service, to meet the requirements of 31 Code of Federal Regulations, Section 10.6(g), covering maintenance of attendance records, retention of program outlines, qualifications of instructors and length of class hours. This agreement does not constitute an endorsement by the Office of Professional Responsibility as to the quality of the program or its contribution to the professional competence of the enrolled individual.” Sponsor Number 797

Refund Policy: Request for refund must be postmarked ten days before scheduled class. All refunds subject to a service charge of \$15