Lawrence B. Shinder ’89

Lawrence B. Shinder, C.P.A. ’89 is a senior auditor with Multistate Tax Commission Joint Audit Program, a position he was named to in 2002. Prior to joining the Commission in 1997, he was a tax accountant at the Associated Press. He earned an M.B.A. in Taxation from Baruch College in Manhattan. He has been a guest speaker at the Eastern States Working Group discussing state banking and brokerage regulations and has provided testimony in regard to audit cases. Shinder has been married for 12 years to his wife, Rebecca. They have three children, Jeremy, Jacob and Hannah.

Shinder transferred to Ramapo from Rockland Community College. “In these economic times,” he says, “Ramapo College should be more important to people since they are getting a great value and high quality education for their money.” Indeed, the college is listed in the January 2012 issue of *Kiplinger’s Personal Finance Magazine* as among the "100 Best Values in Public Colleges" for 2012.

As a full-time student who commuted to campus, Shinder majored in Accounting and supported himself with part-time jobs. He played intramural street hockey and was a member of Students in Free Enterprise, whose advisor was Dr. Murray Sabrin. “Ramapo College was able to bring acclaimed speakers through SIFE,” he said, recalling two of them, the late Murray Rothbard and Walter Williams. “It was important for me to hear different points of views and understand their beliefs,” says Shinder. He recalls the late Professor Walter Brown as particularly brilliant. He has fond memories of Professors Sabrin, Stellenwerf and Rigoli.

Post-graduation, and gaining experience at a small public accounting firm, Shinder realized that’s not where he wanted to build a career. He liked the variety of his position, but wanted to challenge himself. After working 17 weeks in a temporary position at Associated Press, he was offered a full-time position. He believes his hard work set him apart and allows him to push his personal boundaries. Shinder continues to seek challenges his career. “I always gave 110% every day.”

Twenty-three states comprise the Multistate Tax Commission and he is an expert in state tax rules for the banking and brokerage industry. He travels throughout the country to train auditors. At one point, he wanted to become a professor. That wish has been granted, in a way, through a perfect combination of his desire to be a mentor and his love of state taxes.

The accountant also enjoys the travel his position entails. “Struggles from over 20 years ago make me what I am today,” he quips. "I work on a different case every day. The area of taxation is complex and I love the challenges.”

The M.B.A. believes it is important to complete an internship, even if it is an unpaid one. He wishes he had done so and says it strengthens the applicant’s credentials. He notes that the next few years should be good ones for graduates who wish to specialize in multi-state taxation. Many of the “veterans” are near retirement age and there will be openings for those who wish to pursue this specialty. Shinder also feels strongly that a graduate degree is a must in his field.

Shinder’s advice for career seekers is practical: find a career that you have a passion for and that you can make a living from. “No matter how good you are, you have to work harder than others. Be the hardest worker, one who is dedicated and focused.”
Brian Twomey ‘82

Brian Twomey ‘82 chose a time to begin college when most other college-aged students are thinking surf and sand! While working full-time during the day, the Political Science major enrolled in evening courses in the summer. He also took Business classes.

He is now Director of Risk Management for Signature Bank. Brian has been with the bank since 2007. The Bank has assets of over $16 Billion and specializes in servicing privately held businesses in the New York metropolitan area. There are 25 offices in New York City, Long Island and Westchester. A boutique bank, Signature builds its client base by word of mouth. The Bank offers a full range of depository and lending products but distinguishes itself via client service.

Brian’s role is to oversee the entity’s “enterprise risk management”. For a bank, this means things such as credit risk, interest rate risk, liquidity risk and a whole host of operational risks. Banks can’t completely avoid risk but rather, need to effectively manage it. This also includes procurement of 3rd party insurance coverage. In his position Brian serves on several management committees that report to the Bank’s Board, including the Enterprise Risk Committee, Asset & Liability Committee and Credit Committee. He works with another Ramapo alumnus, Jose Chavez ‘95.

Brian began his banking career as a teller while still in school and worked his way up to positions of greater responsibility. Along the way he completed two management training programs at NatWest USA (now Bank of America) and earned an MBA in Finance from Iona College. He was on the inside of several bank mergers while most people were reading about them in the newspapers. He has been a vice president at Morgan Stanley, Dime Savings Bank, Charter Financial, and NatWest USA.

Brian enjoyed the liberal arts education at Ramapo College. He particularly remembers Professors Ron Hyashida and Walter Brown. Brian notes the importance of bringing quantitative and qualitative skills to the workforce. “People skills and networking are also key,” he says. “Keep in touch with people you start working with. For instance, someone I worked with at NatWest helped me later on in my career.”

He has a pulse on current students entering the job market by serving as adjunct instructor in Finance and Accounting for Manhattan College’s Adult Degree Completion Program. You can bank on the advice Brian has for recent grads: “work hard, get along with people of different personalities, develop competence in your field and stay up-to-date on current events.”