

CURRICULUM VITAE

Cummings, Lamont & McNamee, P.A.
One Hampton Road, Suite 306
Exeter, NH 03833
(603)772-3460
rbald@clmcpa.com

RAYMOND L. BALD, CPA, CFE **Principal**

EDUCATION

BS University of Southern Maine, Magna Cum Laude

CPA Certification in 1990

Certified Fraud Examiner (CFE) Certification in 2000
passing all four parts of uniform examination in first sitting

Minimum of forty hours of tax and accounting courses
annually and 20 hours in fraud related areas

PROFESSIONAL HISTORY

Cummings, Lamont & McNamee, CPAs 1987 -
present. Principal in charge of the Exeter, New Hampshire
office; Principal in charge of Firm's tax practice; Certified
in Maine (1990), New Hampshire (2001) and
Massachusetts (2008); responsibilities include tax planning
and preparation for individuals and small businesses; attest
and advisory services for small businesses, not-for-profits;
fraud examinations; business consulting; estate planning

INDUSTRY SPECIALIZATIONS

Veterinary Practices; Funeral Homes

PROFESSIONAL AFFILIATIONS

Member of Board of Directors of Northeast Credit Union;
past member of Audit/Supervisory Committee of Northeast
Credit Union, 2011 – 2016

Treasurer and member of the Pine Tree Council Board of
Directors, Boy Scouts of America

Member of York Rotary Club, York, Maine; President
2005 – 2006; Paul Harris Fellow

Member of the American Institute of Certified Public
Accountants

Member of the New Hampshire Society of Certified Public
Accountants

Member of the Association of Certified Fraud Examiners

Member of American Animal Hospital Association and
Veterinary Hospital Management Association

PUBLISHED MATERIALS

*Tax Planning for 2014, Veterinary Practice Points, October
2014*

*Expense Management – Part II, Veterinary Practice Points,
July 2014*

*Expense Management – Part I, Veterinary Practice Points,
April 2014*

*Tax Planning for Your Practice Sale, Veterinary Practice
Points, January 2014*

*Taking QuickBooks to the Next Level, Veterinary Practice
Points, October 2013*

*Summer's Almost Done – It's a Good Time for Planning,
Veterinary Practice Points, July 2013*

*Retirement Plans – Which is Best For You?, Veterinary
Practice Points, April 2013*

*Preventing Fraud in Your Veterinary Practice, Veterinary
Practice Points, January 2013*

*Year End Planning Checklist, Veterinary Practice Points,
October 2012*

*Facing A Tax Audit? Be Prepared!, Veterinary Practice
Points, July 2012*

Improve Your Cash Flow Through Cost Segregation,

Veterinary Practice Points, April 2012

The “Monthly Close” – A Key Procedure for Your Practice, Veterinary Practice Points, January 2012

It’s Time for Tax Planning, Veterinary Practice Points, October 2011

Your Inventory Counts, Veterinary Practice Points, July 2011

Employee Discount Rules, Not as Straightforward As You Think, Veterinary Practice Points, April 2011

Build a Strong Foundation With a Well Planned Chart of Accounts, Veterinary Practice Points, January 2011

It’s Time to Start Tax Planning, Veterinary Practice Points, October 2010

IRS Requirements and Increased Scrutiny and Managing Tax Exempt Status, How to Keep Tax Exempt Organizations in Compliance, National Business Institute, March 2007

IRS Requirements and Increased Scrutiny and Maintaining Tax Exempt Status, The New Age of Corporate Governance for Nonprofit Organizations, National Business Institute, January 2006