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phall@westfairinc.com -





▶ Hochul debuts endeavors for achieving zero-emission school buses

Yov. Kathy Hochul has unveiled The New York State Electric School Bus Roadmap and The Electric School Bus Guidebook, two endeavors designed to New York P-12 schools transition their bus fleets supports the Climate Leadership to zero-emission vehicles.

The New York State Electric School Bus Roadmap outlines costs, challenges and proposed recommendations that New York State and key partners - including utilities, and all school buses on the road be manufacturers, and operators - can implement. It also covers vehicle choice, procurement, and fleet planning options that will accelerate climate change, we must address zero-emission school bus adoption.

The Electric School Bus Guidebook provides information and resources for school districts and bus operators to help them become more familiar with key terms and processes for transitioning to zero-emission school bus fleets. The first three guides focus on the benefits of zero-emission buses, the procurement the state breathe cleaner air and process, and charging stations to in-

form discussions with school boards and the public. More guides will be added to the main guidebook as new information becomes available.

The governor's announcement and Community Protection Act goal to reduce the state's greenhouse gas emissions 85% by 2050 while ensuring all new school buses sold in the state are zero-emission by 2027 zero-emission by 2035.

"As New York State continues to lead the way in the fight against the ways that fossil-fuel powered transportation directly affects our families and communities with emissions from school buses at the top of that list," Hochul said, "Providing the tools for school districts to swap out diesel and gas school buses with zero-emission bus fleets will help students and their communities across enjoy a healthier way of life."



▶ Fairfield Restaurant Week returning for 12th edition

Fairfield First Selectwoman
Brenda L. Kupchick announced the 12th annual Fairfield Restaurant Week will be held Oct. 23 through Nov. 5.

More than two dozen restaurants are expected to participate in this year's event, with special prix fixe lunch and dinner menus showcasing their culinary offerings. And despite its name, Fairfield

Restaurant Week will run for two full weeks.

"Restaurant Week gives our community the opportunity to visit a local favorite or try something new," said Kupchick. "This annual event is another way the town can show its support for our local businesses, help our local economy and provide people with an enjoyable dining out experience."



Photo courtesy of the Bridgeport Islanders

Connecticut **Lottery plans** sports betting venue in **Bridgeport**

The Connecticut Lottery Corp. announced it will open a new retail sports betting facility at the Total Mortgage Arena in Bridgeport.

A new 2,500 square-foot sportsbook space will be constructed on the venue's ground floor. The sportsbook will include food and drink service, more than 10 televisions, an exterior patio and bar seating. Bettors will be able to place their wagers at a dozen kiosks and teller

The sports bar and sportsbook will be open daily, regardless of whether the arena is holding an event. Total Mortgage Arena is the home venue of the New York Islanders' AHL farm team, the Bridgeport Islanders.

"The City of Bridgeport has been a focus for the Connecticut Lottery since Day 1, and we thank local officials and Bridgeport's state delegation for their support in this endeavor," said Greg Smith, president and CEO of the Connecticut Lottery Cor. "Total Mortgage Arena provides us with a unique space that is already known as an entertainment hub for sports, music performances, and events. The addition of the sportsbook will help make Total Mortgage Arena an entertainment and sports destination every day with ample and easy parking access."





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\$2.5B redevelopment concept proposed for WP Galleria mall

"There's a bet to be made here of \$2.5 billion," developer Louis Cappelli told the Business Journal after a presentation to the White Plains Common Council of

a concept for redevelopment of an approximately 11-acre site where the now closed Galleria mall is situated. "It's a big bet to make on the city of White Plains or any city. We're prepared to make that bet."



The Galleria at White Plains was closed as of March 31 of this year.

figure for building what is contained

Cappelli's mention of a \$2.5 billion in the concept shown to the Common Council confirmed what the Business Journal had been told by sources regarding a ballpark estimate for the project, with a caveat that the cost

could go higher in the future. Last November, the owners of the Galleria, California-based Pacific Retail Capital Partners and Aareal Bank Group, which is headquartered in Wiesbaden, Germany, announced that they were joining with Cappelli's The Cappelli Organization and SL Green Realty Corp., to redevelop the site. The Galleria at White Plains was closed as of March 31 of this year. "This was just a preview of some-

Rendering of some of the open space in the concept for Galleria redevelopment.

thing we've been working on for one year," Cappelli said about what was shown to the Common Council at its Sept. 27 nighttime work session. "We're not coming in for an application. We're here to get some feedback and I have certainly gotten feedback, but it's going to be a long process. It's going to be nine months to a year of going back and forth. Some of the council members are looking for some benefits and there are going to be. When we did City Center we put in the performing arts center as part of it, and we put in the dancing fountains and we put in all those things. There's going to be plenty of room here to do everything the community and the city would like

us to do."

The Common Council was shown a presentation introduced by Annmarie Plenge, vice president of design for Pacific Retail Capital Partners. It included an animated computer-generated flyover of what the development could potentially look like, including detailed graphics of numerous special features such as a food hall, ice skating rink, public open spaces, fountains and green areas. The development would be known as The District Galleria.

The concept calls for seven new buildings to be constructed. They would range in height from 650 feet to 352 feet. The tallest proposed building at the Galleria site would be lower than the existing Ritz-Carlton tower, which is diagonally across from the Galleria.

According to the concept, 46% of the redevelopment would be open space including landscaped gardens,

courtyards, parks and communal plazas. There would be 3,200 apartments, with 384 designated as affordable housing in conformance with city requirements for 12% of apartments in new residential developments to be in the affordable category.

There would be 228,940 square feet of space devoted to retail, restaurants and services with 39,000 square feet of that space being above street level. Amenities for residents would include fitness centers, swimming pools, spas and wellness centers, and co-working spaces. The development would



Galleria District rendering of outdoor area.

be pet friendly with designated play areas for pets.

All parking would be underground, with the number of spaces for residents and the commercial uses to be determined, In addition, there would be public parking to replace spaces lost when the municipal garage adjacent to the Galleria is torn down so that the land it is on can be used as part of the redevelopment.

"I've been building and developing for 42 years. I'm 72 years old now," Cappelli said. "Is this the crowning achievement, could it be the crowning achievement? The answer is absolutely 'yes.' This could be and will be a transformative project that's never been done in a suburb in the United States. This will be an absolute gem."

Cappelli said that while the Galleria was transformative for the city when it was built in the late 1970s and opened in the summer of 1980.

"It must go. It cannot stay because it destroys the city, not because of anything other than time. It's been 50 years. It's had its time. It had a good reason to be built, but no longer today," Cappelli said. "The city needs what we're talking about, with all the input of the council, with all of the input of the community. The city definitely needs this 11 acres to be the centerpiece of the city together with Renaissance Square, together with City Center, together with the Ritz-Carlton. and everything that's happening in the city."

Attorney Mark Weingarten of the White Plains-based law firm Del-Bello Donnellan Weingarten Wise & Wiederkehr LLP said that the track record of the entities involved in the Galleria project proves that they will be able to deliver on the plans once they are approved.

"The \$2.5 billion investment will create a visionary project that redefines urban living by seamlessly blending open space and residences with a rich array of amenities to create a thriving, sustainable community where residents and visitors can live, work and play," Weingarten told the

Some council members expressed initial concern about building heights and project density. There were suggestions that more trees could be added and that a new community center perhaps to replace the aging Slater Center could be added. Council members seemed amenable to exchanging ideas with the development team as an application and site plans are developed.

Mayor Tom Roach made a point of emphasizing that no application has been submitted and what the council had seen was the development team's concept. He suggested that it might be appropriate to have more affordable housing than the 12% required by the city. He pointed out that right now the site is zoned for an enclosed mall and anything that goes in there would need a zoning change, which along with owning the Galleria garage puts the city in a strong position.

"I think we all have an opportunity to do something here and I think what I'm hearing from my colleagues and what I hope you're hearing from me is not tearing this up and throwing it in the garbage," Roach said, adding that they want to make sure the outcome is something that everybody in the city can be proud of.

"Anything that happens on that site most likely would not involve preserving the historic and beautiful Galleria garage," Roach said to laughter from the council members, development team and audience. "So we have power over these things and we could get something here that I think could be transformational for the city," Roach



Yonkers attorney sanctioned for letting husband represent clients

BY BILL HELTZEL / bheltzel@westfairinc.com

A Yonkers attorney has been suspended from practicing law for two years for allowing her husband to represent clients while he was not licensed in New York.

A panel of five justices of the Second Appellate Court ruled on Sept. 13 that JenniElena Rubino violated four charges of professional misconduct for letting New Jersey attorney Jean Paul Le Du participate in 30 cases in New York, including three times when he was not licensed anywhere.

She "engaged in conduct involving dishonesty, fraud, deceit or misrepresentation," the justices found, "that adversely reflects on her fitness as a lawyer."

The Rubino Law Firm specializes in cases that involve bullying of children, civil rights, and personal injuries, according to its website.

Rubino is licensed in New York and New Jersey and has been practicing since 2007. She is also on the board of The Spectrum Project, a nonprofit organization that advocates for children with autism.

Le Du was licensed to practice law in New Jersey in 2017 but failed to pass the New York bar examination on his second try that year

The court cited several examples of improper conduct.

In 2017, for instance, before Le Du was licensed in New Jersey, he examined the defendant in a pre-trial action in a Bronx case.

In 2017, he conducted jury selection in a Suffolk County case. When the judge learned that he was not licensed in New York, he disbanded the jury. Later, Rubino told the judge that she had intended to ask permission for her husband to participate in the case.

In 2018, according to the ruling, Le Du cross-examined an expert witness and delivered the closing argument in an Orange County lawsuit. Nine months after the jury rendered a verdict, Rubino retroactively sought to have Le Du approved as an attorney in the case. The court denied the motion.

The lawyers grievance committee for the lower Hudson Valley notified Rubino in 2019 that it had begun a disciplinary proceeding. She admitted to aiding a nonlawyer in the unauthorized practice of law. But she disputed three misconduct charges, arguing that she believed that Le Du could practice under her supervision without asking for approval from judges overseeing cases.

In 2019, the appellate court referred the matter to a special referee, Alfred J. Weiner.

He held a hearing in 2021 and submitted a report to the appellate court in 2022. He sustained the primary

charge of aiding a nonlawyer in the unauthorized practice of law, but did not sustain three charges of professional misconduct.

The lawyer's grievance committee asked the appellate court to sustain all charges. The justices agreed.

In deciding the appropriate discipline, the appellate panel weighed her health and her record of good character and pro bono work.

She suffers from chronic Lyme disease that contributes to her feeling of being overwhelmed and exhausted and that led her to rely on her husband to handle cases, the justices said.

They noted her work on behalf of bullied children and children with autism and special needs.

"Under the totality of the circumstances," the justices ruled, her "conduct warrants her suspension from the practice of law for a period of two years."

The suspension begins Oct. 13.

He held a hearing in 2021 and submitted a report to the appellate court in 2022.



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The Greening of Yonkers

BY PETER KATZ / pkatz@westfairinc.com



Yonkers Mayor Mike Spano. Photo by Peter Katz.

While the song written by Joe Raposo that originally was sung by Kermit the Frog and later covered by Ray Charles, Frank Sinatra and a host of others proclaims as the title says "It's Not Easy Being Green," the City of Yonkers might very well have done a slight rewrite so it can be heard crooning, "It's not easy being green and we're really working at it."

Becoming greener has become baked into the philosophy that drives the Spano Administration, as Mike Spano seeks his fourth term as the city's mayor. Spano won 68% of the vote in this summer's Democratic primary for mayor. Spano is due to face Republican Councilman Anthony Merante in November. Development, taxes, education, crime, the political environment and the actual environment are among the issues

"Our environmental action plan, with which we're looking to achieve

zero emissions by 2050 is doing our part in terms of dealing with the effects, the climate effects, of global warming," Spano told the Business Journal. "We all know that Yonkers itself can't solve what's happening in the world but

certainly if we want to see a positive change I think that we all have to take it personally, each and every community across this country. We're doing our part to make sure we do what we need to do here, locally."

Spano said that Yonkers is serious about reducing its carbon footprint and is making special efforts to address parts of the city where there have been what he described as "environmental injustices" over the years.

"It's about making sure that our kids have open space, making sure

"There isn't a lot that we can do with our current drainage system with that type of rain and it had an impact."

- Mayor Mike Spano that they have cleaner air, and making sure that we are also putting the infrastructure in place," Spano said. He noted that during one of the recent strong storms that were energized by global warming the southwest section of Yonkers recorded three inches of rain in 90 minutes, resulting in flooding of streets and buildings when the stormwater system was overburdened.

"There isn't a lot that we can do with our current drainage system with that type of rain and it had an impact," Spano said. "We had our police department, we had our fire department, we had people dealing with flooding in that short period of time. It's going to require a lot of infrastructure work."

Spano said that the city's new Climate Action Plan outlines various steps the city plans to take to deal with today's environmental issues and promote a greener future. The idea its to reduce energy consumption and greenhouse gas emissions while improving the health of residents, enhancing the natural environment, creating new jobs and strengthening the economic viability of local businesses.

The 158-page plan took a year to create. It calls for creating incentives for green businesses to operate in Yonkers, assisting existing business in reducing their carbon footprints, and starting a green jobs training program. The plan calls for the city to plant at least 5,000 new trees by 2050 in parks, community spaces and other public places. Programs would be developed to help deal with flooding in sections of the city. The plan calls for the city to promote increased energy efficiency in all public and private buildings and expand the use of renewable energy sources.

Under the plan, by 2050 the city government would completely eliminate its greenhouse gas emissions, switch all vehicles in its various fleets to electric power and reduce by 50% the effects of heat islands, which are areas in the city where heat builds up due to the prevalence of pavement and buildings.

It's not as if the city is using the plan to kick actual progress in addressing environmental concerns down the road. In May 2017, the city was recognized by the New York State Energy Research and Development Authority (NYSERDA) as a Designated Clean Energy Community and cited for providing training to employees on energy code enforcement, developing a standard solar permit application, investing in alternative fuel vehicles

and infrastructure for its fleet and converting streetlights to energy-efficient LEDs.

The city has adopted the state's Unified Solar Permit system, designed to cut through a lot of the red tape and expedite issuance of a combination building and electrical permit for small-scale photovoltaic installations capable of generating up to 12,000 watts. From 2012 to the present, Yonkers has decreased municipal energy use by 26% and decreased its oil consumption by 13%.

It also brought in Sustainable Westchester to offer Con Edison customers in Yonkers the opportunity to sign up for electricity generated using renewable sources.

On Sept. 14, U.S. Senate Majority Leader Chuck Schumer announced that Yonkers would benefit from more than half of the just over \$11 million in federal funds that would be coming to the Hudson Valley to plant thousands of new trees and expand youth education and job training programs. Yonkers will get \$1 million directly for tree planting while about \$5.5 million would go to the organization Groundwork Hudson Valley to create a new forestry program for high school students in the city's Barack Obama School for Social Justice.

"It will certainly have an impact. Yonkers is a Tree City USA, has been for over 30 years," Spano said. "When we take down trees we put trees back. In a city like Yonkers you need to have shade; you need to have a healthier environment and trees provide that. In an urban center that's exactly what we need."

Spano pointed out that Yonkers has more than 200,000 people in 18 square miles and development has brought in more people and will continue to do so, which keeps environmental issues front and center.

"You use a carrot and a stick. Do we beat the developers over the head or do we try to kind of work with and partner with the developers," Spano said. "There is a sweet spot there. We have no doubt that being green is a little more expensive, but it certainly is social responsible. We want that. We want developers to be socially responsible. But, we have to remember that they're looking at their bottom line as well. We don't want them to stay away from Yonkers. We want them to come to our city. And, we've been successful. And, we're doing it on our own. We're building a green school, the Sonia Sotomayor School. It's the responsible thing to do and we're doing it right here in Yonkers."

Norwalk's Hotel Zero Degrees to rebrand as The Watershed

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

The large office parks along Route 7 in Norwalk ensure a steady stream of business travelers to the area, but a natural stream that runs alongside busy Main Avenue provides an alternative attraction.

Floor to ceiling windows in the lobby of Hotel Zero Degrees frame a tranquil section of the Norwalk River surrounded by lush foliage near a railroad crossing for the Danbury Line, and that centerpiece will become even more central to the hotel's identity next year when it becomes The Watershed.

A reception was held on the night of Sept. 14 to display renderings of the new spaces and reveal the new branding. A jazz duet set the mood while a bartender prepared cocktails from a menu aligned with the new ethos

"The whole idea behind this renovation is to provide a more upscale service for our guests," said Brandon Salvatore, the director of hospitality at RMS Companies, which owns the hotel. "With Covid in the rearview mirror, we just really wanted to raise the bar on hotel design and operations. We want to serve our corporate clients better with more unbelievable meeting and event spaces on our rooftop and in the event room downstairs."

"We're hoping that it becomes a mix of a relaxing place for those who want that but also a bustling and lively place in the evenings because that's really what adds activity to the lobby and the general hotel. We really want this place to have a real vibe once this is done, so that's what we're aiming for," Salvatore added.

In addition to the renewed focus on private, relaxing spaces and a fresh new atmosphere, The Watershed will also partner with Grace Farms Foods to provide high-grade locally produced tea and coffee. Grace Farms Foods is owned by Grace Farms, the New Canaan based nonprofit cultural and agricultural trust.

Adam Thatcher, the founder and CEO of Grace Farms Foods, was on hand during the reception to prepare samples of the teas that will be served in every room of The Watershed.

"Our coffees and teas are going to be part of the experience," Thatcher said as he prepared a chamomile blend. "We're excited to be moving forward with RMS. It is really special that they're supporting a small local business that is not just any small local business, but a small local business that is non-profit owned and giving back 100% percent of the profits to helping end forced labor as well."

Siena Ristorante, the upscale Italian eatery located just off the lobby, will remain unchanged while rooms will be refurnished and a number of the public spaces will be updated to create smaller, intimate areas for small par-

ties and conversations.

According to Kateryna Zvarych, the hotel's sales manager, the refresh was necessary.

"The hotel hasn't been renovated for about 13 years now so the ownership decided that because of the new look a new name should come through. It's going to be a very modern and unique experience, our rooftop will get fully renovated as well, we will be able to host a lot more events and may have a little pool up there as well. We are going in a very different direction – it's going to be very, very modern, but



with wooden elements for a laidback experience, and darker colors to add to the homey feeling in the place."

Zavrych estimated that the renovations will start on Dec. 1 and be completed by May 2024.

The Hotel Zero Degrees; photo by Justin McGown.



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STEPHEN SCOTT WALDEN SAVINGS BANK

Montgomery-based Walden Savings Bank has hired Stephen Scott as its new executive vice president and chief operating officer.

Scott succeeds Catherine Terwilliger, who is retiring in February 2024 after 19 years at the bank. He was previously chief operating officer of Salisbury Bank & Trust, based in Lakeville, Connecticut, and earlier in his career he was chief operating officer of Fieldpoint Private Bank & Trust in Greenwich.

"We're proud to welcome Stephen Scott and his dynamic record of achievement and solutions to Walden Savings Bank," said President and CEO Derrik Wynkoop. "We look

forward to Stephen leveraging his strategic vision to attain even higher levels of Walden Savings Bank's exceptional banking experience. We also thank Catherine for her years of quality customer-centric and operational leadership and wish her the best as she embarks on a wellearned retirement."



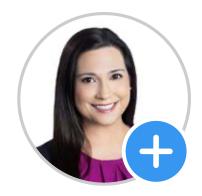
KRISTY BERNER WEBSTER FINANCIAL CORP.

Stamford-based Webster Financial Corp. the holding company for Webster Bank, N.A. and its HSA Bank division, has appointed Kristy Berner as executive vice president, general counsel and corporate secretary.

In her new role, she will lead all of Webster's corporate legal services. She was previously executive vice president, deputy general counsel and assistant corporate secretary at M&T Bank Corp., and earlier in her career she was the general counsel and corporate secretary at both People's United Bank and First Niagara Bank, as well as the deputy general counsel at KeyBank.

Berner has also served as a member of the Quinnipiac University Center for Women in Business Advisory Board and was a prior chairwoman of the American Bankers Association General Counsel Group.

"Kristy is an experienced professional in financial services," said John Ciulla, president and CEO of Webster Financial Corp. and CEO of Webster Bank. "As a member of the executive management team, we look forward to her leadership and guidance as part of our growth strategy."



DR. KRISTINA RUIZ-MESA FAIRFIELD UNIVERSITY

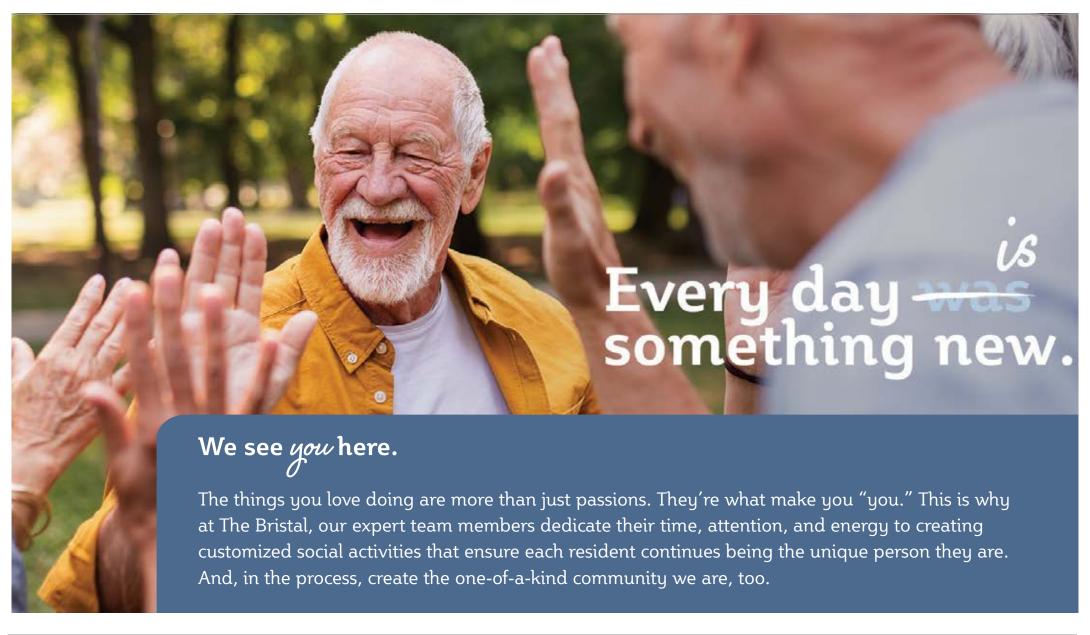
Fairfield University announced the appointment of Dr. Kristina Ruiz-Mesa as graduate director of the communication department.

Prior to joining Fairfield University, Ruiz-Mesa held teaching positions at Villanova University, the University of Colorado at Boulder and California State University, Los Angeles, where she earned a National Communication Association Award in 2022.

"I am very excited to join the Fairfield community and to shape the future of the Communication graduate program," said Ruiz-Mesa. "My work as graduate director, as well as my research and teaching at Fairfield, will be guided by the Jesuit values of social justice and ethical communication to create a more just and inclusive world."



DR. DUY NGUYEN SACRED HEART UNIVERSITY



Sacred Heart University has promoted Dr. Duy Nguyen, associate professor of social work, to associate dean for the School of Social Work.

Nguyen has been a faculty member at the Fairfield-based school since 2021. He is a licensed clinical social worker with bachelor's and master's degrees from Washington University in St. Louis and a doctorate from Columbia University. He has held faculty appointments at Columbia and New York University, as well as Temple University in Philadelphia, where he taught courses in research, statistics and human behavior.

Nguyen also directed the Substance Abuse and Mental Health Services-funded Minority Fellowship Program at the Council on Social Work Education in Virginia.

"Duy's dedication to the School of Social Work and its students is evident in everything he does," said Mark Beekey, dean of the College of Arts & Sciences. "I know he is going to bring a lot to the table in his new role, and I am looking forward to seeing exactly what that entails."



DR. TONYA EVANSDIGITAL CURRENCY GROUP

Stamford-based Digital Currency Group (DCG) has added Dr. Tonya Evans to its board of directors.

Evans is a full tenured professor on the Penn State Dickinson Law faculty. She is a member of numerous national and international boards and committees, including the World Economic Forum/ Wharton DAO Project Series coled by the WEF Crypto Impact and Sustainability Accelerator, and served as chairperson of the Maker DAO's Maker Ecosystem Growth Foundation. Earlier this year, she was selected to receive the 2023 EDGE in Tech Athena Award for Academic Leadership. She is also a prominent presence in broadcast and online media coverage of the cryptocurrency and blockchain

Barry Silbert, founder and CEO of DCG, praised Evans as "a dynamic leader with extensive expertise in digital assets and blockchain technology."



ERIC GJEDE STATEHOUSE ASSOCIATES LLC

Eric Gjede, the vice president of public policy for the Connecticut Busi-

ness and Industry Association, will is leaving the organization to join Statehouse Associates LLC, a public policy and lobbying firm based in Avon.

Prior to working at CBIA as the organization's top lobbyist for the past 11 years, Gjede was an associate legislative attorney with the Legislative Commissioner's Office, the nonpartisan legal office of the Connecticut General Assembly.

"I am very excited to welcome Eric Gjede to Statehouse Associates," said Managing Principal Andy Markowski. "As CBIA's chief lobbyist, he will bring a tremendous wealth of knowledge and experience to serve the firm's growing list of clients."







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Westfair Business Journal's 2023 Doctors of Distinction

BY JUSTIN MCGOWN / jmcgown@westfairinc.cor

Medical Professionals from across Westchester and Fairfield County gathered to celebrate their achievements at the VIP Country Club in New Rochelle.

The awards ceremony, held on the evening of Sept. 21, was the tenth annual event hosted by the Westfair Business Journal. Doctors, nurses, physicians' assistants, dentists, and veterinarians from across both counties were recognized for accomplishments ranging from innovative new procedures to demonstrating the ways that the medical profession can be a family business.

Adam D. Hammerman, vice president and CFO of New York Medical College as well as a volunteer EMT for more than 30 years, served as the keynote speaker and master of cere-



WInners 2023 Doctors of Distinction. Photos by Carolyn Meaney.

"Thank you for what you do to make us all healthier."

- Adam D. Hammerman monies. Calling the opportunity to address those recognized with awards as well as the audience an honor, Hammerman launched into the ceremony by congratulating the winners and saying, "Thank you for what you do to make us all healthier."

Nominees for the night's awards were nominated by their peers and selected by a two-person panel of judges: Janine Miller, the executive director of the Westchester County Medical Society and Westchester Academy of Medicine, and Gary Sastow, a partner at the firm Danzinger & Markhoff LLP who specializes in legal cases pertaining to health care.

The judges decided in the cases of several ties to award multiple awards.

The award winners were:

ALL IN THE FAMILY AWARD

Dr. Kaare Weber, Director of Surgery and Associate Medical Director of Surgical Services; Dr. Pamela



Weber, Director of Breast Imaging; Dr. Philip Weber, Director of the Division of Minimally Invasive Surgery, Robotics and Bariatrics – all at White Plains Hospital.

COMPASSIONATE CONCIERGE DOCTOR

Dr. Mindy Gallagher, Pediatrician, Rivertown Pediatrics PC

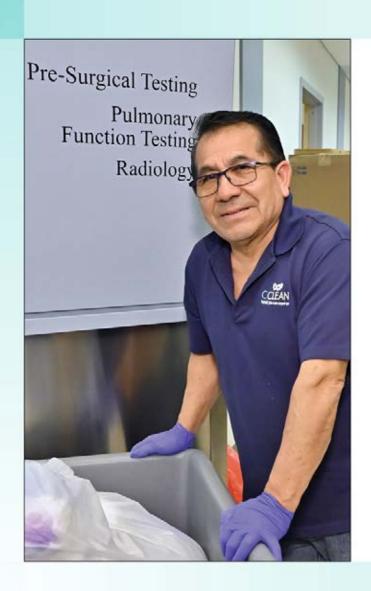
CUTTING EDGE

Dr. Sandra Wainwright, Medical Director of the Hyperbaric Medicine and Wound Healing Center, Greenwich Hospital, Yale New Haven Health

DENTISTS

Dr. Naidia Henriquez, Chief Dental Officer, Open Door Family Medical

>> Continue page 12



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LIFETIME ACHIEVEMENT

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Dermatology, Montefiore Medical
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VETERINARIAN

Dr. Alison Allan, Veterinarian, White Plains Veterinary Hospital. Gold sponsors of the event included



Yale Hew Haven Health and Montefiore Einstein. Yale New Haven Health serves both counties through Bridgeport and Greenwich Hospitals while maintaining a commitment to education and research. Montefiore Einstein partners with top companies in the region and provides comprehensive care throughout Westchester County and the Hudson Valley.

White Plains Hospital, part of the Montefiore Health System, and the Wartburg Home of the Evangelical Lutheran Church both served as medical Silver Sponsors of the event. New England Antique Lumber, purveyors of fine reclaimed wood, also served as a silver sponsor.

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A record engineer's sound of music - and laughter

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

Talk to zz, and you will find the conversation soon dissolving into laughter – his and yours. A sound engineer, record producer and production manager who built Altel Sound Systems into a family business with 22 employees, Cattaneo worked for and with some of the greatest voices of the 20th century – including "The Voice," as Frank Sinatra was known.

Needless to say, Cattaneo has some rollicking stories to tell - from winking at Luciano Pavarotti (a conducting cue) to keeping a return airline ticket in his pocket, in case the perfectionistic Paul Anka wanted to fire (and rehire him)

– again.

But it's not just that Cattaneo has a writer's eye for detail in storytelling. He's got the sound man's ear for mimicry, perfectly capturing Pavarotti's soft speaking voice, the counterpoint to his clarion tenor. Cattaneo's has been a career of wine, song and great food and travel but most

important, respectful professional relationships that became, in many instances, trusted friendships, he said. And it began with a case of the adage "when one door closes, another



Photographs courtesy Hank Cattane

HIS WAY

Cattaneo wanted to make sure the reader knows that "I never had a problem getting a seat at Columbia ty of space around him.

sound or an image that is close in quality to the original is still a big thing, with Spotify and other music streaming

services offering a hi-fi tier to listeners. Cattaneo studied sound and went to work for a small company on Tuckahoe Road for which he fabricated and installed commercial sound equipment. This led to a job working for Phil Ramone and Donald Frey, who were among the partners at A & R Recording Inc. Co-founder Ramone - who would produce everyone from Bono to Aretha Franklin to Barbra Streisand - "was a mentor to me," Cattaneo said. "Even though by then I knew a lot about sound, he guided me through the theatrical side of the business."

In a theatrical setting, Cattaneo said, a singer needs to hear the accompaniment just as a vocalist would using a headset in a recording studio.

"It's tough to replicate the sound of a studio in live performance," he added. "You have to use monitors."

Soon he was doing sound for John Gary, a baritone-tenor whose tonal quality and large range graced movies, Broadway and his own prime-time TV series; the powerhouse duo Steve and Eydie, husband-and-wife Steve Lawrence and Eydie Gormé; and Paul Anka, the singer, composer and lyricist whose songs would range from the 1950s hit "Put Your Head on My Shoulder" to the Michael Jackson collaboration "This Is It" to the lyrics for what is perhaps the signature Sinatra song, "My Way."

In the 1960s, Cattaneo did the sound for Anka in his Copacabana

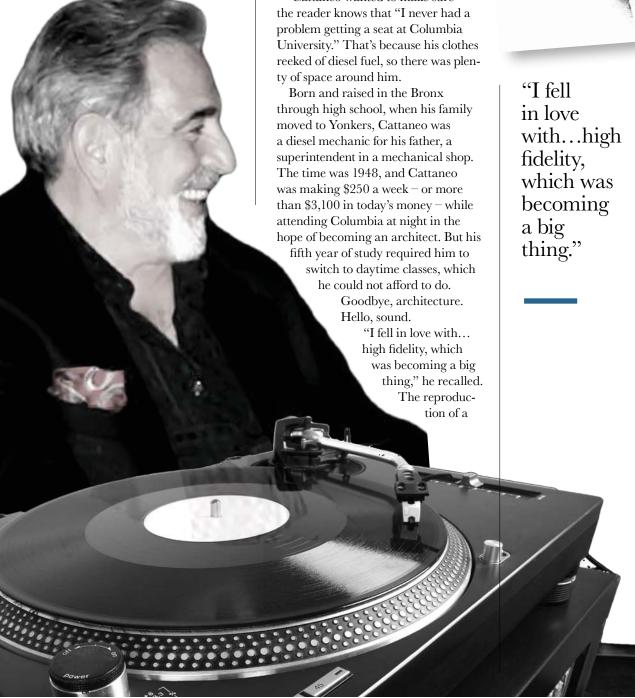
engagement, no doubt a challenge as waiters at the famed Manhattan nightclub were known to turn the sound off and on, while owner Jules Podell would rap his gold ring on a table. Soon Anka was insisting Cattaneo travel on the road with him as his sound man.

He remembered Anka as "very demanding technically, a lovely person offstage and generous in many ways but difficult." While others might have enjoyed downtime during a three-week stint at Caesars Palace in Las Vegas, Anka was discontented with days off and found reasons for extra rehearsals and sound checks. Indeed, Cattaneo would keep a return airline ticket in his pocket as Anka fired and rehired him five times. Cattaneo didn't mind: Each time he returned, it cost Anka an extra \$100 a day.

Liza Minnelli, the Oscar-winning singer and actress ("Cabaret") and daughter of the legendary Judy Garland and director Vincente Minnelli. was another performer who wanted Cattaneo to do her sound on the road. He remembered that when he told her members of his staff would accompany her instead on her first European tour, "she started to cry. Big crocodile tears started to flow, sucked me right in."

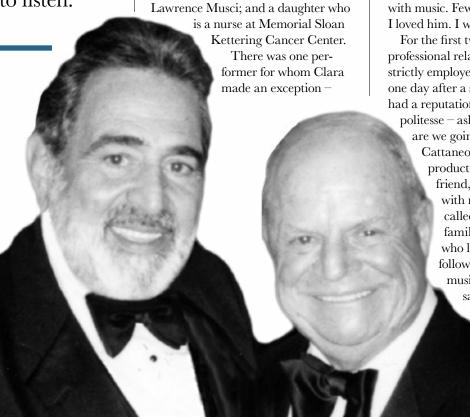
When Cattaneo acquiesced, she responded "with a big grin. She was very sweet, very helpful but demanding when it came to sound."

Others were more accommodating. The "gracious" Tony Bennett - whose 70-year career spanned Mitch Miller to Lady Gaga, with a side gig, at the suggestion of friend Sinatra, as a watercolorist - accepted two of Cattaneo's sound men, ultimately hiring them away from his company. But singer-ac-



"If I'm not getting paid to listen, I'm not going to listen."

tress Joey Heatherton would call at 3 a.m. to discuss sound. The late nights — or early mornings — and weeks on the road were a bit much for Cattaneo's wife, Clara, with whom he has a son, a lawyer who ultimately took over the business with Andrew Musci, the son of Cattaneo's business partner,



Sinatra, with whom Cattaneo began working in the late 1970s and '80s at Carnegie Hall in Manhattan.

"He had a gift that was very special," Cattaneo recalled. "His timing, his breath control, his pitch were immaculate. He could be lyrical, sentimental, mystical. He could dance with music. Few people could do that. I loved him. I was just a fan."

For the first two years of their professional relationship, the two were strictly employer and employee. But one day after a show, Sinatra – who had a reputation for arm's length politesse – asked Cattaneo, "Where are we going to eat?" Ultimately, Cattaneo became Sinatra's production manager and friend, getting along well with members of what he called Sinatra's "gifted" family, including Frank Jr., who like older sister Nancy

followed in their father's musical footsteps. Cattaneo said he bonded with

Frank Jr. - a singer,

songwriter and conductor acclaimed for his command of the popular music canon known as the Great American Songbook – over the sound man's many years in the New York National Guard, where he rose to the rank of command sergeant major (CSM).

O 'SOLO' MIO

Cattaneo's relationship with Sinatra would open other doors. During the Reagan Administration, First Lady Nancy Reagan asked Sinatra if Cattaneo would help set up the entertainment at the White House. He would be there for many a special performance.

His role as co-producer on Sinatra's 1993 album "Duets" - in which the singer joined fellow superstars on tracks that were recorded individually – led to his spending "three glorious days" at Payarotti's villa in Pesaro. Italy, on the Adriatic Sea. The two had met when Pavarotti joined Sinatra, tenor Placido Domingo and soprano Montserrat Caballé for a 1981 Radio City Music Hall benefit for Sloan Kettering and gave a solo concert at Eisenhower Hall Theatre at West Point. In Italy, Cattaneo's assignment was to get the larger-thanlife tenor to record his vocal track of "My Way" for his "duet" with Sinatra.

It was easier said than done as much time was spent with good wine, good food and good company. When Cattaneo finally got Pavarotti into the makeshift studio in his bedroom, the singer wanted him to cue him without using his hands. So Cattaneo would wink on the fourth beat. He also tried to get Pavarotti to improve his pronunciation of the word "mention" in the song's lyric, "Regrets, I've had a few. But then again, too few to mention."

"Here's a Bronx boy telling an Italian kid how to pronounce an English word," Cattaneo remembered of a word that kept coming out "men shoon."

Finally, he told Pavarotti he would clean it up in postproduction, but he never did, because, he said, it sounded so charming. Those three days, he said, were "a joy of my life."

Regrets? Cattaneo may have had a few, but then again, too few to mention to us. He said he has seen the challenging side of the music business, too, but prefers, "to keep it light," in the words of advice Sinatra gave him as they "breakfasted" one late afternoon in Greece.

At present, he has no plans for a memoir and while he served as a consultant on rocker Mark Tremonti's 2022 Sinatra covers album to raise money for the National Down Syndrome Society, he does not listen to the unsolicited music he's sent.

"If I'm not getting paid to listen, I'm not going to listen," he said with a laugh. "After all, it's my job."

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Simon says it's ready to add to Woodbury Common Premium Outlets

BY PETER KATZ / pkatz@westfairinc.com



Rendering of proposed Woodbury Common Niagara shopping area

Simon Property Group, the nationwide real estate operator based in Indianapolis, is moving ahead with plans for additional development at its Woodbury Common Premium Outlets in Central Valley. After completing the fourth phase of expansion at Woodbury Common in 2017 Simon presented a concept for Phase Five. It initially called for adding about 140,000 square feet of retail space, two hotels, additional restaurants, a helipad, a spa and a new parking garage.

Phase Five plans subsequently have been fine-tuned and a Draft Environmental Impact Statement was submitted to the village of Woodbury's Planning Board at its Sept. 20 meeting. Simon is seeking amended site plan and special permit approvals and an architectural review. It says that no adverse zoning or land use impacts are anticipated as a result of the new development.

Under Phase Five, Simon wants to add 132,299 square feet of new retail and restaurant space along with 22,950 square feet of infill retail space. There would be one new hotel with approximately 200 rooms, a reduction in room count from the 240 rooms that would have been in the two hotels in the original concept. A new five-story parking garage would have 3,060 spaces. There currently are 6,668 spaces at Woodbury Common. There would be 20,554 gross

square feet of storage space added for tenant use. Enhanced amenities would include a pedestrian-focused design with additional walkways, improved crosswalks and enhancements to help people find their way around. A new children's play area would be created and there would be additional landscaping.

The 132,299 square feet of new restaurant and retail space and

20,544 of new tenant storage space would be created in an area to be known as the Niagara Region. It would be built on what now is a surface parking area.

Woodbury Common currently employs up to 5,000 people full time and par time during peak shopping seasons. It has a current gross leasable area of 912,676 square feet on its 150 acres. There are more than 250 stores and restaurants in operation.

Simon says that the economic impact of the Phase Five development would include annual tax benefits of more than \$20 million, with New York state receiving an estimated \$8,001,672, Orange County receiving an estimated \$8,162,254, the Monroe-Woodbury School District receiving an estimated \$2,049,219 and the town of Woodbury receiving an estimated \$520,234.

Simon forecasts that the Phase five development would result in the creation of more than 3,000 jobs, many of them on-site but some indirect as

a result of increased economic activity spurred by the expansion. Simon says there would be 770 additional fulltime and part-time jobs created on-site. It estimates on-site construction jobs as totaling 1,659.

Simon says that construction of the hotel would take 16 months and it would take 14 months to build the Niagara Region retail and storage area. The new parking facility would take 18 months to build.

According to David Mistretta, who is general manager at Woodbury Common Premium Outlets, "This visionary proposal will further energize Woodbury Common, Orange County and the entire Hudson Valley as a world-class shopping and tourism destination that is so crucial to the region's economic success today and in the future."

Woodbury Town Supervisor Thomas Burke praised Woodbury Common, saying it "has exponentially advanced quality of life in the town of Woodbury through its economic firepower and deep involvement in our community." He welcomed the review of Simon's submission.

Village of Woodbury Mayor Andrew Giacomazza praised Woodbury common as offering a premier, unique shopping experience.

"This plan seeks to strengthen that brand advantage and power an even greater future," Giacomazza said. "the Village of Woodbury looks forward to learning more about how this exciting proposal can benefit our residents, businesses and tax base."

Orange County Executive Steve Neuhaus has already come out in support of the development plan saying, "Woodbury Common's improvements will benefit Orange County communities and our tourism industry for years to come. We're grateful that since Day 1, Woodbury Common has been a great neighbor, created numerous entry level and career path jobs and been a major driver of both sales tax revenue and regional economic opportunity."



Op-Ed: Congress must restore full R&D expensing

JOHN RAVIT7

The Business Council of Westchester (BCW) is deeply concerned about a new tax provision that threatens to undermine American innovation, punishing businesses that invest in research and development that benefits our economy, rather than incentivizing them to continue these pursuits. The new provision runs counter to the rules we have had in place since the 1950s which have enabled American innovation to flourish.

Our nation's economic strength has long been tied to our ability to innovate. Whether it be lifesaving medicines or life changing technological advancements, American innovation has benefitted every one of us, sparking job growth and driving our economy to be a world leader. But the products and services created through innovation do not form overnight, they require years of research and development, as well as an economic environment that is conducive to ingenuity.

The BCW is proud to be the largest business membership organization in the county focusing on economic development and advocacy with more than 1,000

members including multinational corporations, hospitals and universities, biotech pioneers, professional service firms in all sectors and sizes of business and not-for-profits.

Two years ago, we launched our Westchester Innovation Network (WIN) program to help drive economic growth and devel-

opment in Westchester. By reaching out to innovative companies within Westchester, across the country and around the world and partnering with them, WIN's goal has been to integrate more innovation into our local businesses and municipalities. We are pleased that we already have more than 40 matches.

But our excitement with WIN is now threatened. Why? From the 1950s to 2022, American businesses that took part in research and development (R&D) were allowed to deduct 100% of these annual R&D costs that same year, what is commonly referred to as "full expensing." Businesses also had the option to deduct (amortize) these costs over the span of five years. This tax structure went untouched for about 70 years and played a pivotal role in sparking the creation of many of the products that we know and love today, while also allowing the R&D sector to blossom, generating countless American jobs.

Last year, however, that structure changed. When the 2017 Tax Cuts and Job Acts went into effect, amortization became the single option for businesses when it came to offsetting R&D costs. For domestic R&D investments, businesses must deduct expenses over a five-year period,

15-years for foreign.

Just months after the policy went into effect, businesses across the country began feeling its negative effects, seeing their tax bills balloon, and in many cases struggling to adjust for the unforeseen change. The unfortunate reality is that the businesses feeling the biggest pinch are small and medium sized, which have fewer dollars in reserve to pay off unexpected tax bills that in some cases have exceeded seven figures.

While the change is already negatively impacting businesses on an individual basis, its trickle-down effects could be disastrous on the national and state level here in New York. As a global leader in innovation, our state spends about \$18 billion annually on research and development. On a national level, during an already tumultuous time in which the US economy hopes to avoid a recession, analysis has shown that the new tax code could cost our nation's GDP tens of billions of dollars and eliminate over 400,000 jobs.

With businesses now having to adjust their budgets to account for steep new tax costs, if swift action is not taken by leaders in Congress, we will continue to see investments in R&D dwindle as well as the jobs created through these investments. Now is not the time to cripple American businesses as they progress in their recovery from soaring inflation and an unprecedented pandemic. Time is of the essence - Congress should prioritize restoring full expensing for R&D to ensure

American innovation and job growth is Two years ago, we launched our Westchester Innovation Network (WIN) program to help drive economic growth and development in Westchester.

maintained, rather than stifled.

Through our WIN program we are seeing firsthand that innovation is critical to continuing to create strong economic growth. We need to do everything we can to move forward in this area and not take major steps backwards.

John Ravitz is executive vice president and COO of The Business Council of Westchester.

westfaironline.com



John Ravitz.

Photo by Peter Katz.







Solar incentives designed to empower underserved communities BY JUSTIN MC60WN / jmcgown@westfairinc.com

The Greenhouse Gas Reduction Fund (GGRF), a part of the Inflation Reduction Act (IRA), promotes solar and power storage installation in economically disadvantaged areas. During a recent webinar, the Connecticut Green Bank highlighted progress made in increasing the state's supply of solar power generation and how homeowners and landlords can both take advantage of the \$27 billion GGRF.

Josh Ryor, the managing director of the Public Utilities Regulatory Authority (PURA), explained to the webinar audience that the state is using the six-year Residential Renewable Energy Solutions program as the next step in shepherding federal funding to residents and homeowners.

"This replaced the legacy programs that we had in place prior to Jan. 1, 2022, which was traditional net metering," Ryor said. "Legacy net metering compensated owners of residential solar for the energy that is produced from those systems and the Residential Solar Investment Program provided upfront or performance-based incentives for the renewable energy attributes of the system."

The new program is available for

clean energy
projects of up to 25
kilowatts, though
Ryor noted the
average residential system tops
out at around 10
kilowatts. The
program also has a
20-year term and
two options for
compensation.

"The tariff or compensation

under this program actually lasts for 20 years – so if you install a system, you will receive compensation for the output of your system for 20 years," Ryor explained. "There are two different options for how you're compensated. The first is a netting tariff, which is similar to that currently in place. The key difference is instead of getting kilowatt hour (kWh) credits on your bill for any excess generation that your solar projects produce you actually get monetary credits."

The alternative is a "buy-all" option which provides a fixed compensation rate for the entirety of the 20-year term. The residential tariff rates will differ by energy provider and whether a customer opts for the buy-all or a netting rate.

Low-income residents will be able to receive an additional 3 cents per kWh under the buy-all rate, and 2.5 cents per kWh under netting. Living in a distressed municipality provides eligibility for an additional 1.75 cent adder under the buy-all and 1.25 cents per kWh through netting.

"That matters because there have historically been some issues in deploying solar in low-income areas because of the credit rating scores associated with those customers," Ryor added. The result will be that utility companies can use their credit rating for financing solar installation in place of the customer.

Landlords will also be able to take advantage of the program for some properties under Public Act 21-48, which provides three tiers of access for multi-family affordable housing.

Ryor stressed that all levels will likely qualify for the low-income adders. According to PURA's research, since its implementation in 2022 the program has already seen increased levels of solar installation across all income levels in the state, although the data did not immediately indicate how many participants were in multifamily housing.

Sergio Carrillo, the Green Bank's managing director of incentive pro-

grams, spoke to the value of installing batteries to store the energy produced by solar programs, both to improve resiliency in emergencies and provide the entire power grid with greater flexibility. He discussed the Energy Storage Solutions Program which will provide for the coverage of installation costs and potentially provides hundreds of dollars in annual incentives to those who allow the grid to tap into home batteries when needed.

Connecticut Green Bank President and CEO Bryan Garcia emphasized the benefits of solar for low-income families as a way to insulate them from fluctuations in the energy market as well as inflation. He pointed to the sharp increase in overall energy costs that came with the Russian invasion of Ukraine, spiking by \$0.12 to \$0.37 per kWh in the first half of 2023.

"You could actually see that in the first six months of this year when those inflationary pressures hit them that their solar PV systems actually allowed them to hedge all of that off, so within six months they saved \$4 million overall, about \$900 per family," he said. "Imagine what that does to families, specifically low-income families, and those that live in disadvantaged communities when an external market factor impacts electric rates."

"This replaced the legacy programs that we had in place prior to Jan. 1, 2022, which was traditional net metering."

- Josh Ryor



WPKN-FM GM Steve di Costanzo to retire

BY PHIL HALL / phall@westfairinc.com

Steve di Costanzo, the longtime general manager at Bridgeport's WPKN-FM, announced that he will be retiring.

"I turn 65 early next year," di Costanzo said in a statement published on social media. "I'm comfortable with my achievements in various careers. I am particularly happy to have served 12 years as GM and 4 years as a board member of our amazing

radio station."

"WPKN is at an inflection point like much of our society," he added. "It's time for me and my generation to move aside, pass the baton and allow for the next generation energy. I'm totally comfortable with that"

The radio station is now searching for a replacement and di Costanzo stated his final day at the helm will be Dec. 15.

"So this is not a goodbye yet," he said. "There's still plenty to do before I punch out."

Photo of di Costanzo at the 2021 opening of WPKN's Bijou Square studios, courtesy of his Facebook page

Job loss tax issues

NORMAN G. GRILL

Despite the generally robust job market, people are still losing their jobs. If you are laid off or terminated from employment, taxes are probably the last thing on your mind.

However, you may face tax implications due to your changed personal and professional circumstances. Depending on your situation, these can be complex and require you to make decisions that may affect your tax picture, both this year and in the future.



HEALTH INSURANCE

Under the COBRA rules, employers that offer group health coverage typically must provide continuation coverage to most terminated employees and their families.

While the cost of COBRA coverage may be expensive, the cost of any premium you pay for insurance that covers medical care is a medical expense, which is deductible if you itemize deductions and to the extent that your total medical expenses exceed 7.5% of your adjusted gross income.

If your ex-employer pays for some of your medical coverage for a period of time following termination, you won't be taxed on the value of this benefit.



RETIREMENT PLANS

Employees whose employment is terminated may also need tax planning help to determine the best option for amounts they've accumulated in retirement plans sponsored by their former employers. For most employees, a tax-free rollover to an IRA is the best move, if the terms of the plan allow a pre-retirement payout.

If the distribution from the retirement plan includes employer securities in a lump sum, the distribution is taxed under the lump-sum rules except that "net unrealized appreciation" in the value of the stock isn't taxed until the securities are sold or otherwise disposed of in a later transaction.

If you're under the age of $59^{1/2}$ and must make withdrawals from your company plan or IRA to supplement your income, there may be an additional 10% penalty tax (on top of an ordinary income tax due), unless you qualify for an exception.

Further, any loans you've taken out from your employer's retirement plan, such as a 401(k)-plan loan, may be required to be repaid immediately, or within a specified period. If such a loan isn't repaid, it may be treated as if the loan is in default. If the balance of the loan isn't repaid within the required period, it typically will be treated as a taxable deemed distribution.

While taxes aren't the most critical concern after a job loss, they are still important to consider.

This column is for general information only and should not be considered advice. Taxes are complicated and professional assistance is often needed to avoid mistakes that can be costly and time consuming.



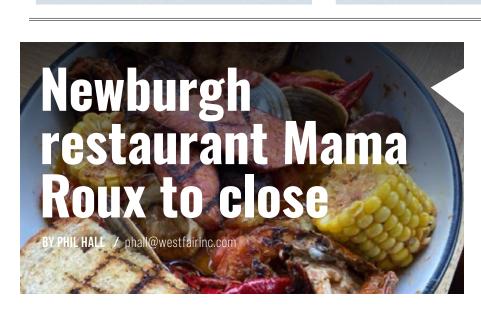
UNEMPLOYMENT AND SEVERANCE PAY

Unemployment compensation is taxable for federal tax purposes, as are payments for any accumulated vacation or sick time. Although severance pay is also taxable and subject to federal income tax withholding, some elements of a severance package may be specially treated.

For example, if you sell stock acquired by way of an incentive stock option, part or all of your gain may be taxed at lower long-term capital gains rates rather than at ordinary income tax rates, depending on whether you meet a special dual holding period.

If you received (or will receive) what's commonly referred to as a "golden parachute payment," you may be subject to an excise tax equal to 20% of the portion of the payment that's treated as an "excess parachute payment" under complex rules. In addition, the excess parachute payment also is subject to ordinary income tax.

The value of job placement assistance you receive from your former employer usually is tax-free. However, the assistance is taxable if you had a choice between receiving cash or outplacement help.



Mama Roux, a Newburgh restaurant that prided itself as serving up "Southern Cuisine Meets Country French," announced it was closing within the next two weeks.

Sterling Knight, the owner of the eatery on 96 Broadway, reported her decision via social media.

"Boy that was a fun ride!" she posted. "Mama's going on to a new chapter. Thank you to all of our guests for supporting us for the last 4 years. Our last day of service will be

October 8th."

Taking its name from a classic Dr. John song Mama Roux offered live music and monthly drag brunches along with its New

Orleans-inspired menu.

"Please come and give us love and hugs," added Knight, a former model who also co-owns the Newburgh restaurant Ms. Fairfax. "Stay tuned for closing parties to celebrate all of my amazing staff and the time we have spent together."



Norman G. Grill is managing partner of Grill & Partners LLC, certified public accountants and consultants to closely held companies and high-net-worth individuals, with offices in Fairfield and Darien.



*Keynote*Helen Rothberg, PhD

Author of The Perfect Mix, Everything I Know About Leadership I Learned as a <u>Bartender</u> Date

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It takes a village – to design a space

BY CAMI WEINSTEIN



This past spring, I was asked to participate in "The Hampton Designer Showhouse," presented by Hampton Cottage & Gardens (HC&G) magazine and Stony Brook Southampton Hospital. Over the years, I had been asked and thought about participating but had always declined. The timing was never quite right. Plus, I don't like to participate in anything unless I can give it the attention it deserves.

This, however, was the year I could do that with my current workload. And having recently opened an additional office in East Hampton, I knew it would be a good way to get to know the community and meet additional contractors in my work. That "The Hampton Designer Showhouse" has long been associated with and benefits the Southampton Hospital was an added benefit for the community. So it was all systems go for the showhouse (July 22-Sept. 3), hosted by Southampton's Cavallo Building Corp. in a home there that Tom and Douglas Cavallo, the father-and-son owners of the business, built to sell.

My firm, Cami Weinstein Designs LLC, created the butler's pantry – a space I love in any house. The butler's pantry is the workhorse between the kitchen and dining room. It can work as a place to house dishes for holidays, glassware and

serve ware and as a place to make and serve cocktails. This space is where the fun in your dinner party happens.

Working with Ciuffo Cabinetry in Bayport, Long Island, I decided on a deep metallic gray for the cabinets, and an understated white oak tambour for the backsplash and area behind the shelves to offset that glamour. The cabinetry on the other side was in that same deep finish with reeded glass doors. The interiors of the "dry" side were clad in metal and glass shelves. I filled the shelves with beautiful pottery made by Tarrytown's Connor McGinn Studios, which graciously lent us our choice of its many gorgeous pieces.

The wallpaper was by Sarah Von Dreele, a New York City-based designer. I love her work. It's modern, painterly and full of energy. We chose a luscious raspberry colorway and then painted the ceiling a deep raspberry, with Benjamin Moore customizing the paint found in the paper. For all-out glamour, we worked with Katonah Architectural Hardware to help us procure the handmade quartz and brass hardware from Matthew Studios in Manhattan. It really does take a village to create these showhouses. The carpet was custom-made by Sacco Carpet, a family-run rug studio that's also in Manhattan. Kohler, the Wisconsin-based kitchen and bath fixtures company, sponsored the showhouse, too, along with many other vendors.

Once all the elements were decided upon and organized, everything had to be installed in a short amount of time. Just like any new build or renovation, things didn't always go smoothly. Install days were hectic and contractors ran late, which forced other contractors to be late with their installs. But somehow everyone kept

pushing and working to get everything done by opening night.

My firm is very organized. Although we love spontaneity, we prefer to work with a linear focus. When you are working on these spaces, you can really see how other designers and contractors work, too. Everyone in this showhouse was great and lent time or design thoughts if asked so that we could all help out one another. After all, these projects are meant to create a wonderful experience for guests, who visit the showhouse to support their local hospital and community. And the designers created a community of their peers as well.

Everyone who visited the showhouse was excited to see all the ideas presented. Many people came to get ideas for their own homes or to find a designer whose ideas they connected with to help them with their own projects. I loved the experience, and everyone I met was a wonderful addition to my circle of colleagues, whom I look forward to seeing at upcoming events. There are many showhouses that pop up in our towns, and they're worth the visit to support the different causes they champion.

Cami Weinstein Designs LLC is at 225 W. 106th St., Apt. 10 M, in Manhattan and 8 Main St. in East Hampton. For more, email Cami@camidesigns.com or call 914-447-6904.

The Women's Business Development Council celebrates THE 2023 ANNUAL GALA WOMEN RISING HONOREES

WBDC is pleased to honor a select group of women who have demonstrated success in their business and tenacity in pursuing their goals.



Liz Ceppos

Cross Culture Kombucha WBDC Grant Recipient

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Owners Bank aims to grow small businesses

BY JUSTIN MCGOWN / jmcgown@westfairinc.com



family," recalled David Mitchell, the founder and CEO of Owners Bank. "My mom owned a restaurant, and we went through three recessions where we should have closed the doors."

What kept the restaurant afloat was a personal connection with the head of Rockville Savings Bank, now part of M&T Bank.

"The CEO used to come into the restaurant every Friday night with his wife," he continued. "They gave us a \$100,000 loan when B of A, Chase, Wells Fargo, whoever wouldn't give us money, didn't even care. So, for all these years I always thought about this niche. These small business guys are struggling on cash flow."

The importance of that connection stayed with Mitchell, even as he moved into a tech-oriented role at Nymbus, a provider of banking technology solutions with an emphasis on helping banks launch new banking-as-a-service divisions. After Mitchell became an executive vice president and chief digital officer at Middletown, Connecticut-headquartered Liberty Bank, he drew from his experiences to propose launching Owners Bank as a new division.

Working as a part of Liberty provides over \$7 billion in assets and a deep well of knowledge and talent to draw from. Owners Bank builds off that with branding and services tailored to the owners of small businesses, at first in Connecticut but eventually across the country.

Owners Bank began operations last April, offering deposit products such as checking and savings accounts as well as invoicing, money movement, and bill pay services across Connecticut. In July, the bank rolled out loans and lines of credit, followed by the launch of business credit cards on Sept. 5 last month. Owners is following that same rollout pattern in other states.

Loans are already available in Massachusetts, Rhode Island has deposit services available through Owners Bank, and Mitchell said service should launch in Pennsylvania on Oct. 1.

"We're going to Florida in January, Atlanta in April, and the Carolinas right after that. We'll be up and down the East Coast," Mitchell said. "By the end of next year, we're going in all 50 states."

Mitchell noted that Owners is a private bank and does not publicly disclose most performance figures, but he was glad to share that their deposit goals have been met. He added that despite the continuing presence of economic turmoil brought on by Covid, Owners was doing quite well.

"What has been exceptionally surprising is our lending. Since it launched in July, we've significantly outpaced our initial goals and expectations. It validates our thesis that these small businesses really need cashflow and need help getting it," Mitchell said. "We have millions and millions in our lending pipeline, and that's astonishing because we are only offering loans \$250,000 or below. These are 50-, 100-, 150-thousand dollar requests, which really does illustrate

that cash flow has been an immense problem for so many of these

people."

He also admitted, "We just didn't expect that we were going to basically double our pipeline both in the number of loan applications and in dollars, and that's only through July, August and September, and with marketing in only two states."

According to Mitchell, Owners did not have to engage in major marketing efforts in Connecticut word of mouth and the reputation of Liberty Bank seemed to provide ample growth. He ascribes this both to the bank tapping into

an under-

served demand for loans among small businesses of five employees or less, and an emphasis on leveraging modern technology to deliver attention-to-detail more in line with old-school banking.

Owners Bank has no physical branches, but Mitchell said that doesn't hamper building relationships.

"We're high tech, but we are also high touch," he said. If you're a retail customer and you sign with Chime or some other retail digital 'neo bank,' good luck trying to find a 1-800 number. It will be 15 pages down on the web, they don't want you calling. Small businesses, they still need that direct touch."

Mitchell pointed to a new client based in Norwalk, which will move \$2 million a month with Owners despite never having an on-site visit.

"When a customer is applying for a deposit account or a loan on our website if they have a question during that experience they can speak to a business relationship manager on their screen," Mitchell explained.

He added these business relationship managers will be based in Middletown and have experience in banking, saying "It's important to our culture. Because what makes great companies is the people, not just the products. That's one of the things I'm most proud of besides the tech stack I put together, we have great people servicing these small businesses."

BANKING



FDIC official warns about banking regulators tackling too much

BY PETER KATZ / pkatz@westfairinc.com

The vice chairman of the Federal Deposit Insurance Corporation (FDIC) says that Federal agencies that regulate banks are "trying to do too much all at the same time" and need to better appreciate how the combined costs of all their proposals could play out for the economy. FDIC Vice Chairman Travis Hill expressed his positions and recommendations in a speech at the Cato Institute in Washington, D.C.

Hill said that if all of the new proposals from various agencies were actually put into effect the result would be higher prices for consumers and less availability of products and services.

The proposals Hill was discussing ranged from new capital rules for banks with more than \$100 billion in assets to changes in policy regarding bank mergers. He also criticized proposals to eliminate differences in rules and regulations based on the

different sizes of banks.

"Overall, industry conditions are encouraging, but significant uncertainty remains," Hill said. "High rates may persist and continue to pressure the industry and if rates do fall the cause might be

that an economic downturn along with deteriorating credit quality has finally arrived."

Hill noted that is has been about six months since the high-profile failure of Silicon Valley Bank and the brief banking turmoil that followed. He said that since then, banking conditions have stabilized but remain somewhat fragile.

"In the second quarter, deposits decreased for a fifth consecutive quarter, but outflows have moderated following record-setting declines earlier this year," Hill said. "Money market fund assets continue to set all-time highs at the same time that total bank deposits continue to fall, further pressuring deposit rates."

Hill expressed a worry that an overreaction is underway on the part of agencies that regulate banks, and that things are moving too quickly to impose a long list of new rules and expectations. He noted that in late August, the FDIC Board approved several items related to large banks.

Hill said he would have done some things differently but does support the objective of ensuring that, if a large bank fails, there is a pool of resources that will always be available to help reduce both the cost that is spread across the industry and the risk to taxpayers.

He also discussed bank merger policy, a topic that has been under consideration at the FDIC for the past couple years.

"Overall, industry conditions are encouraging, but significant uncertainty remains."

- Travis Hill

"If we reopen merger policy, I encourage regulators to keep a few principles in mind," Hill said.

"First, the U.S. banking sector and financial services industry more broadly are highly competitive. While the total number of banks in the U.S. has shrunk considerably in recent decades, the U.S. still has more depository institutions than anywhere in the world. Banks and nonbanks are also no longer bound by geographical limits, as any bank with a website or a phone app can offer products to

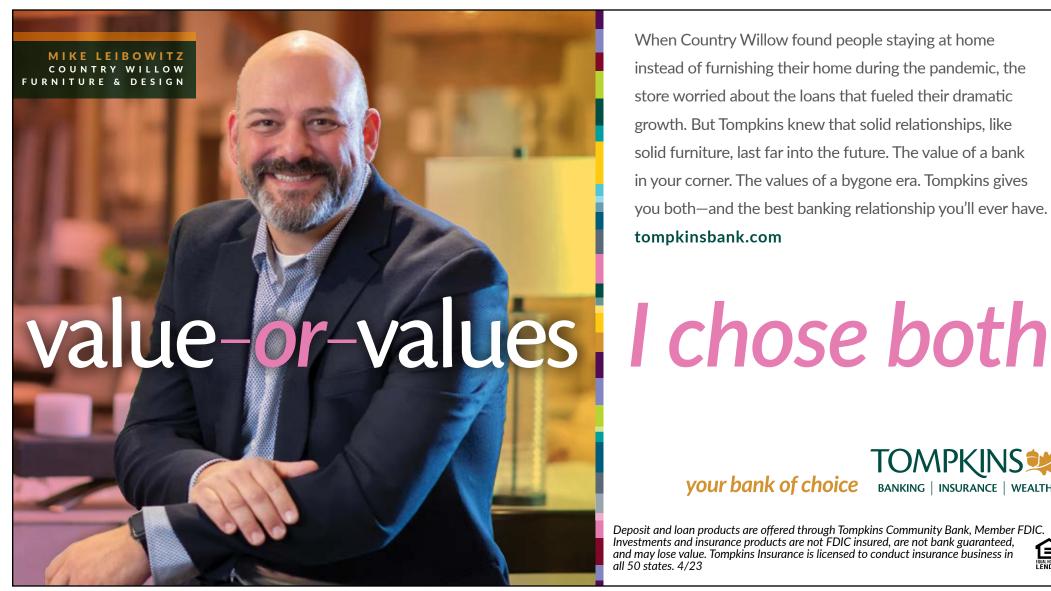
virtually any customer with a computer or a smartphone." Hill pointed out that while not all banks compete nationwide, all banks in effect compete with those that do. He said this is a notable contrast from when the bank merger framework was put in place decades ago, when

banking was generally a much more

local business and banks were heavily

restricted in their ability to operate in different geographies.

"We should also be mindful that it is helpful for banks that are struggling in this rate environment to seek partners, and it is much, much better for a struggling institution to be purchased on an open bank basis rather than bought from the FDIC out of receivership," Hill said. "With an industry adjusting to high rates, and possible credit problems around the corner, this feels like a bad time for a crusade against mergers."



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Loving the skin you're in

BY GIOVANNI ROSELLI

"Invest in your skin. It is going to represent you for a very long time." – stylist Linden Tyler

Escaping to a beach resort to get some sun is a common dream at any time of the year, with some of us aiming to achieve that seemingly beautiful golden tan. This article is by no means meant to rain on that proverbial parade but simply to provide some awareness of a disease that continues to plague thousands of people every year. Based on data from the Centers for Disease Control and Prevention (CDC), there are roughly 78,000 new cases of melanoma in the United States each year. Although melanoma accounts for only about 1% of all skin cancers diagnosed in the United States, it causes the most deaths from skin cancer.

Worldwide, an estimated 324,635 people were diagnosed with melanoma in 2020. In 2023, an estimated 97,610 adults in the United States will be diagnosed with invasive melanoma of the skin. In this country, it is the fifth most common cancer among both men and women.

Melanoma occurs when melanocytes (the cells that produce pigment in the skin) become damaged, mutate and start growing unchecked. A common misconception of melanoma is that it occurs only on some parts of the body. However, it can actually occur anywhere – even on patches of skin that are never exposed to the light of day. This indicates that UV radiation exposure is not the only cause of melanoma.

While there's a chance that those who develop melanoma inherited the genetic mutations from a parent, the American Cancer Society said gene changes related to melanoma are typically acquired during a person's

lifetime and, in some instances, seem to happen randomly within a cell.

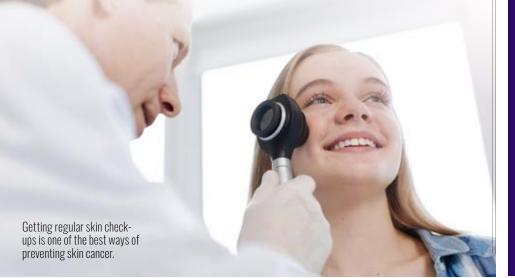
The Mayo Clinic has stated that there may be additional environmental factors that damage the DNA in skin cells and cause melanoma, but the cause of cell damage isn't always clear. The following should be considered environmental risk factors:

- Having fair skin;
- A history of sunburn;
- Excessive UV light exposure;
- Living closer to the equator or at a higher elevation;
- Having more than 50 ordinary moles on the body;
- A family history of melanoma;
- Having a weakened immune system from disease or medication;
- Excessive abnormalities.

There has been a new type of immunotherapy that enables T-cells to fight cancer cells and is proving helpful for people suffering from melanoma. Researchers from The University of Texas MD Anderson Cancer Center in Houston found that a high-fiber diet improves the effectiveness of the therapy. By analyzing the gut microbiome in hundreds of patients, the researchers discovered that higher dietary fiber was linked with disease nonprogression among patients receiving immune checkpoint blockade therapy, compared with patients eating little fiber. The results were strongest in patients who ate the most dietary fiber but did not take probiotics.

The studies on skin cancer are a reminder that for all our efforts to preserve our skin cosmetically, perhaps the best thing we can do is to eat right, stay out of the sun and visit our dermatologist for an annual skin checkup.

Reach Giovanni Roselli at gio@ giovanniroselli.com.



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Benefits of Life at an Atria Senior Living Community

CONVENIENCE

Upon moving to an Atria community, many older adults feel relief after downsizing and moving out of their homes. This is primarily due to no longer having to worry about responsibilities such as tidying up the house, mowing the lawn or calling a plumber when the sink clogs. Instead, a dedicated staff handles the cooking, cleaning, maintenance and local transportation. Most utilities are covered in the monthly rent, so there's no need to worry about paying multiple bills on time. Plus, amenities such as a fitness center, art studio, movie theater and game room are only steps away.

MORE OPPORTUNITIES TO SOCIALIZE

Atria residents enjoy access to a robust events calendar filled with activities such as guest lectures, card games, board games, group walks outdoors, exercise and art classes, and social hours to connect with neighbors. It's a lifestyle designed to make it easier to rediscover hobbies and find new interests. Atria communities also offer volunteer opportunities, which help contribute to an active brain, improve cognitive health and can lower the risk of dementia.

EASY ACCESS TO CARE SERVICES

For older adults who live at home and need support, they may have to hire a home health care provider or rely on family members for care services. But at Atria, discreet support from a professional staff is available when needed. Care services provided by Atria staff generally fall into three categories: personal care (bathing, grooming, getting dressed and safety checks), medication assistance and incontinence management. Memory care services. which are designed for individuals who are experiencing the challenges of Alzheimer's disease or other forms of dementia, are also offered at some Atria communities.



ACHIEVING A HEALTHIER MIND AND BODY IS EASIER

Fresh, nutritious meals served alongside friendly neighbors are on the menu every day at Atria. Whether it's dinner in the restaurant or hors d'oeuvres at the bistro, dining with new friends positively impacts emotional and physical well-being. Fitness is also a key to aging well. Atria's senior living communities offer outdoor walking areas and exercise classes, which help contribute to a healthy lifestyle.

FAMILIES CAN BE FAMILIES AGAIN

For many families, choosing Atria relieves



the strain on relationships caused by the complexities of caregiving. Community living empowers older adults to enjoy a more fulfilling life, which includes reconnecting with family members as family rather than as a caregiver.

SEE THE BENEFITS IN PERSON

To get a sample of life at Atria, it's best to take an in-person tour. For those who would like to try community living to see if it's right for them, short-term stays are an option Atria's communities offer. No matter what you decide, Atria's experienced staff is always available to help and answer any questions.

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ATRIA-20955

LIVING OPTIONS AFTER 65: HOW DO I CHOOSE?

By Maria Scaros, Executive Director, The Greens at Greenwich



Choosing a living option when you're over 65 is reminiscent of choosing a college. One decides on a geographic area. Do academics match up with your interests? Is the campus too big or too small? Is it the best bang for my buck? And most importantly, can I see myself living here?

Let's just say at this stage of the game I want to live in a safe, active community with amenities. While touring, I find myself walking into a palatial entryway with waterfalls and a concierge. So, this is "Senior Living?" I'm interested in an authentic living community. Not a private club. I want to walk into a "home" not an upscale hotel. One's initial reaction may be, "Wow. This is incredible. I don't think I can afford this." Or, "I don't know if I'd be comfortable here" or "Yes. I deserve this. I'm in."

This can be what is referred to as Independent Living, as opposed to living independently. Independent Living is structured and has care levels. This can be comforting to many who do not want to be moving every few years as needs change. Living independently, one lives wherever they want and in whatever type of home

they want. If they should need care, they can bring help in. This could work, but it can also prove to be lonely and isolating, especially if you do not have a partner. A CCRC (continuum of care residential community) is another option. This is a "buy-in", meaning, you purchase a home and are cared for as your needs change. You would move within the community from Independent Living to Assisted Living and to Skilled nursing if you need to move.

Assisted Living is just that. You need a bit of help, but for the most part you can care for yourself. As your needs change, your fees are increased, which may prove cost prohibitive on a tight budget.

Memory Care Assisted Living is care for those living with memory impairment, including Alzheimer's disease. These folks are not thriving at home and may be unsafe, but they are not medically compromised enough to be in a skilled nursing facility (a nursing home). Skilled nursing is for those who require round-the-clock medical supervision. It is the only facility that is paid for by Medicaid, once a person spends down all their assets. Each state has its own criteria. All others

are private pay and accept long-term care insurance.

Be honest with yourself when it is time to choose where to live. Only then will you make the best choice. What do you need to help you live the rest of your life with dignity, support and happiness? Senior Advisors can help at low or no cost to you. Be sure to call someone local as opposed to a large entity that is not familiar with the area in which you are interested.

Think senior year and scouting for the next chapter. It is a new beginning.







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INDIVIDUALS WITH DEMENTIA CAN LEAD FULFILLING LIVES

Alzheimer's Disease and other forms of dementia present significant challenges to individuals and their loved ones. It is crucial to shed light on the prevalence of these neurodegenerative diseases and their profound effects. Understanding the impact on all involved is essential for developing effective strategies to support

individuals and their families throughout their journey.

Alzheimer's Disease, the most common form of dementia, affects millions worldwide. Currently it is estimated that over 55 million people are living with dementia globally, and this number is expected to triple by 2050. In the United

States alone, more than 6 million people are living with Alzheimer's, making it the sixth leading cause of death in the country.

Alzheimer's Disease and other dementias are progressive conditions that gradually impair cognitive functions, memory, behavior and day-to-day functioning. Individuals with these conditions often express confusion, disorientation and difficulties with communication. As the disease progresses, they may require assistance with activities of daily living such as bathing, dressing and eating. The decline in cognitive abilities can lead to frustration, anxiety and loss of independence, profoundly impacting an individual's quality of life.

Dementia may also take a significant toll on loved ones caring for individuals with these conditions. Family members and caregivers often experience emotional distress, financial burdens and disruptions in their own lives. Witnessing the progressive decline of a loved one can be emotionally challenging and may lead to caregiver burnout. The responsibilities of caregiving can be physically demanding and time consuming, affecting personal relationships, employment and overall well-being.

Addressing the impact of these diseases requires a multifaceted approach. Providing appropriate care, support and resources is essential for individuals and families facing these challenges. Assisted living facilities like Meadowview and the soon to open Berkemeier Living Center on the 36-acre campus of Wartburg in Mount Vernon provide supportive and specialized environments. From ensuring safety and personalized care to promoting social engagement and relieving the burden on caregivers, these facilities play a vital role in enhancing the quality of life for those afflicted with these challenging conditions. By embracing the benefits provided by organizations like Wartburg, individuals with Alzheimer's and other forms of dementia can lead fulfilling lives while receiving the care and support they need.

For information about the New Berkemeier Living Center, please call 914-573-5569



Putting the 'Social' in a village eatery

BY JEREMY WAYNE / jwayne@westfairinc.com

Encouragingly busy at a recent Monday lunch service, and full to bursting on a subsequent visit for dinner, Mount Kisco's well-established Village Social is a reminder that good food, good service and good vibes are all we really look for in a restaurant.

Like a cozy old barn, only with ironwork instead of wooden beams, the walls faced in old timber and some equine paintings paying tribute to the equestrian surroundings, (Bedford is the next stop up I-684), Village Social has a slightly worn look – the gentle patina of age – which is reassuring. And if the furniture is a smidge knocked-about, who cares? The restrooms, for the record, are clean as

Why fix something if it ain't broke? The Social's perennial favorites include risotto fritters and rice with puréed corn and Parmesan - fried to a crisp moreishness, a spin on better-known arancini. Others are the wild fish tacos and the "by hand" hamburgers. With their prime quality beef, good toppings and soft, brioche bun, these are a better class of burger altogether, I'd say.

Back to starters, though, and the Social gives great salad. Panzanella, that deceptively simple, peasanty Tuscan salad, boasted vibrant red tomatoes, with two delicious hunks of olive oil-soaked filone, rustic Italian bread. While we are all careful to watch our salt intake these days, for me at least a liberal sprinkling of sea-salt brought those wonderful heirloom tomatoes to life.

An assembly of watermelon and feta, has become something of a restaurant summer staple in recent years. At Village Social -Emily Post-type diktats about the season be

damned – this best-selling salad was still on the menu mid-September with Bibb lettuce and crumbled sheep's cheese given a more autumnal and sharper savory kick perhaps with the addition of pickled onions, the entire salad bound with a punchy paprika vinaigrette. A bowl of locally-caught mussels, about 20 of the beauties, came in a silky white wine-based sauce, with shallots and garlic butter, a riff on a

At the moment the last trace of pink has gone, that is when the chicken is done – and certainly at its juiciest.

standard French marinière. It was served with more filone.

In a dish I hadn't tried before, soyglazed chicken with spinach, crispy shallots and sesame seeds, hit some good umami notes, although the chicken was a touch too well done for my taste. I know, of course, no one wants to "take a chance" with chicken, least of all a chef in a commercial restaurant kitchen, but I'm with the Chinese here: At the moment the last trace of pink has gone, that is when the chicken is done – and certainly at its juiciest.

If you're up for a more substantial main, branzino à la plancha, with its basil eggplant tomato purée and intriguing "forbidden" (think black) rice, won plaudits from one of my dinner companions, as did a generous plate of grilled prawns with creamy polenta

and PX sherry from another.

A word about pizzas, because they, too, are tops here. For me, the benchmark is always a classic Margherita and with its luscious mozz and a perfect crust so thin it shatters almost as you look it, Village Social's doesn't disappoint. And although something of a pizza purist, as I have mentioned doubtless ad nauseam, I have to hand it to the sunny-side egg pizza, a new one for me. Made with premium San Marzano tomatoes, top-flight prosciutto and with a generous topping of late summer truffles, this pizza pressed many buttons – all of them good ones.

Far from taking a back seat, drinks at the Social play a key role. If the wine list – a decent Pinot Grig, Sauvignon Blanc or Montepulciano at a decent price for sure - is somewhat truncated, this is more than compensated for by a panoply of beers and craft cocktails. My poison? A "Social 75," gin, lemon, pea flower syrup and Prosecco. Happy Hour, by the way -4 to 6 p.m. Mondays – is the time to check out who's who in the village and simultaneously tipple, socialize and network.

Other small but significant elements that appealed to me at the Social were heavy linen, napkins, excellent (Lavazza) espresso and music - including some jaunty 1970s disco hits - at a volume that still allowed for conversation.

All of which can be summed up as follows: In the world of eating out, you can't reinvent the wheel. In the case of Village Social – 13 years old and still going strong – you wouldn't want to.

For more, visit villagesocialkb.



Assorted dishes at Village Social. Courtesy Village Social.

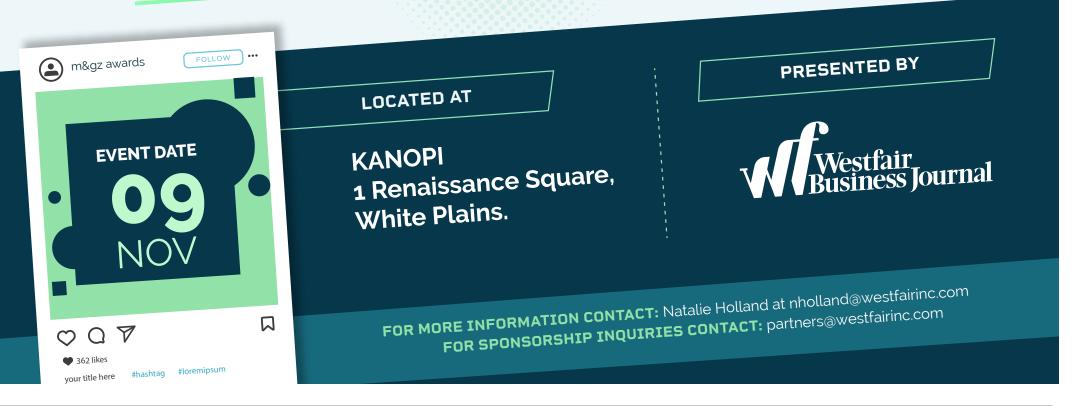


Heirloom tomato panzanella. Photograph by Jeremy Wayne.



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The National Park Service has granted Bard College in Annandale-on-Hud-▲ son a \$750,000 Save America's Treasures grant through the Historic Preservation Fund to help restore the Montgomery Place Mansion, a National Historic Landmark owned by the college.

The grant will support structural repairs to the exterior of the building in order to restore its integrity and resiliency for future preservation.

Montgomery Place, a 380-acre estate adjacent to the main college campus and overlooking the Hudson River, is set amid rolling lawns, woodlands and gardens, against a backdrop of the Catskill Mountains.

Established in 1977, the Historic Preservation Fund has provided more than \$2 million in historic grants to states, tribes, local governments and nonprofit organi-

SCHNITZEL AND MORE

The White Plains BID will celebrate the return of White Plains OktoberFest on Oct. 8. So, throw on your Lederhosen and dirndls and join thousands of residents and visitors in the heart of Westchester County. A decade in the making, the popular festival will be located outdoors on Mamaroneck Avenue between East Post Road and Maple Avenue in a tented venue with a large

performance stage. Food will be available from Walter's Hot Dogs and Sundance Kitchen with seasonal bites such as schnitzel, bratwurst and potato salad. For attendees 21 years of age and over, German beers will be available, including Paulaner, Spaten, Stella, Sam Adams, Captain Lawrence, White Claw

and White Plains' own brewery, Wolf &

Warrior. Participating establishments include Brazen Fox, Cantina, Freebird Kitchen and Bar, Hudson Grille, Lazy Boy Saloon, Lilly's, Ron Blacks Beer Hall and Sundance Kitchen.

Live music, a DJ playing a mix of American and German hits, German-themed fun and games, including, but not limited to a Stein-holding and alpine horn-blowing contest, sausage toss and a German spelling will be part of the mix.

Limited advance tickets for wristbands are available for \$11. Wristbands will also be available day-of the event for \$15 at the entrances on East Post Road and Maple Avenue, space permitting. Purchase of outside beer will be cash only. Proof of age is required for all to obtain a wristband for the outside purchase of beer and seltzer. Complimentary safe rides will be provided from 6:30 p.m. - 2:30 a.m. courtesy of Dana Distributors. For more information and tickets visit wpbid.com/oktoberfest.

BIG IN PRODUCTS AND REWARDS

he myBigY Rewards program L that Big Y launched on Sept. will transform the way shoppers save, offering them flexibility and choice. With myBigY Rewards, shoppers can earn valuable points at any Big Y Supermarket location or Big Y Express Fresh Market. For every* dollar spent at Big Y, shoppers will earn one myRewards point, which is automatically loaded into their myBigY account. products based on accumulated points. As part of the myBigY Re-

wards program, shoppers manage their points through their myBigY tailored to fit individual preferences.

According to Sarah Steven, Big Y

vice president of marketing, "We are bring value to our shoppers through personalized offers, digital coupons and weekly sales. We are excited to now launch myBigY Rewards, and thank our customers for their continued loyalty to Big Y."

Big Y Foods, Inc. is one of the largchains in New England, recognized by Forbes as a Best-in-State Employer in Massachusetts and Connecticut.



Westchester Veterans Service Agency Director Ron Tocci, left, and Westchester County Executive George Latimer.

GOLD STAR MEMORIAL SERVICE

Westchester County government honored the families of military members who gave their lives in the service of their country at the county's annual Gold Star Mother and Families Memorial Tribute Ceremony recently at the Kensico Dam in Valhalla.

The service included a special salute to each of the 17 service members from Westchester who died in service after Sept. 11 and are remembered at the park's Memorial Walkway.

Attendees heard from Gold Star Mother Hope Hollinsworth Coaxum of Yonkers, whose son, Army Staff Sergeant Courtney Hollinsworth, died in Operation Iraqi Freedom in 2007, and whose sacrifice is commemorated on the Walkway.

County Executive George Latimer said, "There are pictures of those young men and women with their dress

uniforms on that sit in the home of that mother and as she ages she thinks about that lost child forever. What we can do as a society is to tell that mother, 'We appreciate your sacrifice. We love you. And that there is something greater than we are, that will help us understand in due time that that person's sacrifice is not lost in the cosmos and for here, where we live on Earth, we won't ever forget them.""

Westchester Veterans Service Agency Director Ron Tocci said, "For every member who falls in the line of duty there are family members left behind and voids that can never be filled. Their loved ones' sacrifice is just as painful as anything that you can imagine, and the pain of suffering and sacrifice doesn't end until the end of their lives.'

The national remembrance of Gold Star Mother's Day began in 1936 on the last Sunday in September. Since 2011, commemoration has been amended to be Gold Star Mother's and Family's Day.



Alex Robinson, Hope Robinson (Winston's sister) and Jason Osbourne. Photo by Bob Capazzo.

COMMUNITY ROOM DEDICATED

Y reenwich Communities recently hosted a ceremony dedicating the new community room at Armstrong Court to the late Winston A. Robinson, a former resident, civil rights, community, and church leader. Nearly 100 attendees gathered in the newly named Winston A. Robinson Community Room to pay tribute to the legacy of Robinson, who passed away on Jan. 26.

Anthony L. Johnson, CEO and executive director of Greenwich Communities, welcomed guests and said, "Winston touched everyone's lives. His 35 years of service and commitment to the town of Greenwich, its boards, civic organizations and his church are qualities many admire. He was a pillar of Armstrong Court and a person who gave love. The love he is receiving today from you all is just incredible," he said.

Robinson's sons, Jason Osborne and

Alex Robinson were in attendance to honor their father, among other family members. Jason spoke of their deep appreciation for their father and the values he instilled in them. While deeply involved in many organizations, Robinson "never brought work home with him," said Osbourne. Robinson was a housing manager at the Greenwich Housing Authority, now known as Greenwich Communities. In addition, he served as a member of the Greenwich Department of Human Services, where he chaired the Achievement Gap Task Force. Other organizations in Greenwich that benefited from Winston's volunteerism include the American Red Cross Board, Barbara's House (formerly CCI), the Boys &Girls Club of Greenwich, the Community Development Block Grant Advisory Committee, Greenwich Hospital, the Greenwich Scholarship Association, the town of Greenwich Board of Parks and Recreation, the Transportation Association of Greenwich, the United Way of Greenwich, and many others.

CLIMATE SMART ORGANIC EGGS

Handsome Brook Farms, the nation's leading producer of organic pasture raised eggs, has announced its official launch of the Climate Smart Organic Egg Project, an innovative initiative made possible through a USDA Partnerships for Climate Smart Commodities grant. The project aims to reshape the future of sustainable agriculture and address climate challenges inherent to organic egg production. Handsome Brook Farms, in collaboration with partners Costco Wholesale, Organic Voices, NYU Stern Center for Sustainable Business, Soil Carbon Initiative, Grow Well Consulting, Curva and Associates, Love Just Works and the University of Kentucky, will receive \$3.6 million in federal funding over a 5-year project period. Handsome Brook Farms will provide \$2.8 million in matching funds to the project, further solidifying its commitment to sustainability and regenerative practices on its partner farms.

The Climate Smart Organic Egg Project not only enhances the quality of Handsome Brook

Farms' products but also extends its commitment to supporting partner farms. Through the grant, the company plans to leverage its pasture management and direct on-farm investment programs, reinforcing the resiliency of partner farms across the country. This involves working collaboratively with farmers to implement climate-smart and regenerative farm plans that align with the "Soil and Climate Health" on-pack label claims.

Jordan Czeizler, CEO of Handsome Brook Farms, expressed his enthusiasm for the Climate Smart Organic Egg Project, saying, "Our Climate Smart Partnership grant will help Handsome Brook Farms continue improving the sustainability of our farms and empowers us to communicate climate-smart practices directly to consumers. We are thrilled to work alongside our esteemed partners to champion a more sustainable agriculture system and drive consumer awareness for climate smart organic eggs."

Handsome Brook Farms, a certified B CorpTM, is the nation's leading producer of organic pasture raised eggs. Founded in upstate New York with five hens, Handsome Brook has grown into the largest producer of organic pasture raised eggs in the country, with partner farms in 10 states.



From left: Joe Stout, executive director Westchester Parks Foundation (WPF), Jane Solnick, vice chair, WPF; Emily Reynolds, Wegmans store manager: Eileen Andreassi, director or recreational therapy and adaptive sports, Burke Rehabilitation: Secretary Hillary Rodham Clinton: Dominick Montesano, president, Montesano Brothers Inc.: Elizabeth Bracken-Thompson, WPF Past Chair; and Seth Mandelbaum, chair, WPF

Westchester Parks Foundation (WPF) hosted its 46th annual "Parks Are Essential" gala Thursday, Sept. 21, at Glen Island Harbour Club in New Rochelle. Secretary Hillary Rodham Clinton, Montesano Brothers Inc., Wegmans and the Adaptive Sports & Therapeutic Recreation Program at Burke Rehabilitation received the inaugural Leadership Award.

More than 450 people attended the event with funds benefiting the many WPF programs and services which preserve, enhance and beautify Westchester County Parks, including its recently launched Trails Are Essential Program and Merriwood at Camp Morty teen empowerment program.



From left: Jeff Klein, Michelle Doglow, Allied Government Affairs; and Abigail Reingold and Dan Reingold, Riverspring Living.

GOLF OUTING RAISES \$350,000 FOR SENIOR CARE

Approximately 250 friends, donors, community and business leaders attended United Hebrew of New Rochelle's 37th annual Golf Tournament on Sept. 11 at Brae Burn Country Club in Purchase. The event included an elite 18-hole golf tournament, gourmet lunch, cocktail hour and awards reception, where members of the Silverman family were honored for their long-time involvement. The event raised over \$350,000 for the care of residents of United Hebrew's campus in New Rochelle.

The Silvermans, including Leon Silverman, who founded Silverman Realty Group, and his daughters, Bonnie Silverman Nardozzi and Jill Silverman Greenspan, who now run the family business known as SRG 2 Partners, have been active in philanthropic causes throughout their lives. In addition to their involvement with United Hebrew, they also support UKA Kaufman Campgrounds, United Way and the Boca West Children's Family Foundation. Giving back has always been central to their family's values, noted Silverman Nardozzi, who accepted the award on behalf of the family.

The golf outing is a signature fundraiser for United Hebrew, which provides comprehensive health-care services for some of the region's most vulnerable residents, including skilled nursing and rehabilitation, assisted living and memory care and affordable senior apartments. Donations from the event make a significant impact on the lives of the residents and families served by United Hebrew.

HOSPITAL LAUNCHES NEW PALLIATIVE CARE **PROGRAM**

On Sept. 21, Stamford Health announced the relaunch of an enhanced palliative care program, with services being offered to all patients in the Carl & Dorothy Bennett Cancer Center. This new program expands on the current palliative care offerings for Stamford Hospital inpatients. The program was funded in part by the Kanarek Family Foundation and Robin Bennett Kanarek, who authored the book "Living Well with a Serious Illness: A Guide to Palliative Care for Mind, Body and Spirit." The donation helped build a palliative care consultation room in the Bennett Cancer Center and is being

used to fund education for Stamford Health care partners. Under the leadership of Sherry Ng, M.D., medical director of Palliative Care at Stamford Health, a dedicated team of physicians and nurse practitioners with more than 20 years of experience provides pain and symptom management, and

support to patients with any stage of serious illness to help improve their well-being during treatment and

Palliative care is specialized care appropriate for patients with any form of serious illness or injury, including cancer survivors coping with remaining symptoms or pain. The Stamford Health Palliative Care Program offers a wide variety of supportive care services to patients of the Bennett Cancer Center, including symptom relief, advanced care planning and in-depth communication about care goals. One important aspect of the program is spiritual care, which pays special attention to the emotional experiences of patients and families.

Stamford Health is a major teaching affiliate of the Columbia University Vagelos College of Physicians and Surgeons and has recently expanded its relationship with Columbia to offer treatment and expertise from Columbia University Irving Medical Center's nationally recognized heart surgeons. Stamford Health and Hospital for Special Surgery (HSS) have created a premier center for specialty orthopedic care in Stamford. Additionally, in 2020 Stamford Health's Carl & Dorothy Bennett Cancer Center entered into an expanded collaboration with Dana-Farber Brigham Cancer Center.



Michael and Tracy McCue of Yonkers with Cathleen Stack and Alex Roithmayer of HGAR.

The Hudson Gateway Association of Real-Association of Realtors®' "Realtor® Relief Foundation" (RRF) to help Hudson Valley residents affected by the flash flooding over the grant money.

<u>Each household affected</u> by thE disaster is

eligible for up to \$2,000 toward mortgage, rent or hotel expenses due to displacement. To be eligible, recipients must be full-time residents in Westchester, Putnam, Dutchess, Rockland or Orange counties and must be either a U.S. citizen or legally admitted for residence in the

Michael and Tracy McCue of Yonkers recently received a Realtor Relief check. A Century 21 Dawn's Gold Realty agent, Michael

McCue, said the check helped to alleviate some of the thousands of dollars they have already spent on damage to their home. "We are grateful for this assistance, as our insurance did not cover any of the costs involved," he said.

clothing, appliances, equipment or vehicle purchase, rental or repair are not eligible under

All applicants are required to submit photo IDs to show proof of residency, such as a driver's license or other documentation, as well as a copy of the mortgage statement, lease reports or copies of repair estimates must also be submitted as proof of damage to the primary residence.



SHOPPING CENTER NAMES NEW MARKETING MANAGER

A record number of 30 Pace
University students have been accepted into the 2023 class of the
United Nations Academic Impact and
Millennium Campus Network Fellowship Program. In this semester-long
leadership program focused on making a social impact, students convene
with the cohort of fellows from their institution to lead projects that advance the UN's Sustainable Development
Goals — a list of 17 objectives focusing on areas such as social justice, sustainability, poverty, equity, education and economic growth.

While leading projects on their own campuses and in their own communities, students in the program also collaborate with fellows at peer institutions around the world, creating a global

network of students working toward a better world by addressing problems facing societies around the globe.

One of Pace University's teams is the Blue CoLab's Right-to-Know H2O team, which is comprised of 6 students from Dyson College

of Arts and Sciences, Seidenberg School of Computer Science and Information Services, Lubin School of Business, and the School of Education. Blue CoLab's focus is better water quality and the ability of people to know the quality of their drinking water.

Under the guidance of Professor John Cronin, their project includes a three-step action plan: petition the U.N. to add right-to-know water quality to its Sustainability Development Goals; propose an amendment to the federal Safe Drinking Water Act spurring the technological innovations that will guarantee the public's right-to-know water quality; and develop a campus information system that will deliver timely information to the Pace community about their drinking water quality.

The Millennium Fellowship program set its own record this year, as over 44,000 students applied for the program, and those accepted hail from more than 260 campuses across 38 nations. A graduation ceremony will be held on Friday, Nov. 17.

WJCS CHIEF ADVANCEMENT OFFICER APPOINTED

Westchester County Jewish Community Services (WJCS) has appointed Lauren Candela-Katz as chief advancement officer. Candela-Katz has dedicated her career to supporting organizations that are deeply invested in improving the lives of those experiencing life's most difficult challenges. Most recently, she served as chief development officer at Lifting Up Westchester, an organization that serves the homeless in Westchester County. Previously, she was the chief development officer of Abbott House, which serves those with intellectual and developmental needs. Candela-Katz began her career at the Jewish Federation of Stamford and spent a decade working in Jewish philanthropy.

Candela-Katz will oversee WJCS's philanthropic efforts, working both with individual donors and foundations. She will also supervise the grants, marketing and volunteer departments.

She earned a Master of Social Work degree in Community Organization and a Certificate in Jewish Communal Service from The Wurzweiler School of Social Work at Yeshiva University and a Bachelor of Arts degree from The Ohio State University. She is a Certified Fundraising Executive (CFRE) and certified in The Psychology of Philanthropy through the Institute of Sustainable Philanthropy. She currently co-chairs the new CDO Affinity Group with Nonprofit Westchester and serves on its Advocacy Committee.

TOP ATTORNEYS



Seth M. Mandelbaum



Steven Wrabel

Cullough, Goldberger & Staudt LLP (MGS) Managing Partner Seth M. Mandelbaum has been selected for the 2023 New York Metro Super Lawyers®, recognizing him as one of the top attorneys in land use and zoning.

MGS Partner Steven Wrabel was selected as a 2023 New York Metro Super Lawyers® Rising Star for his work in land use and zoning.

Super Lawyers®, a Thomson Reuters subsidiary, develops both the Super Lawyers® guide and the Rising Stars guide each year. The purpose of these guides is to help individuals in need of legal guidance connect with vetted attorneys. As such, the selection process is rigorous, involving a 12-category independent review by Super Lawyers® and a Blue-Ribbon Review by a panel of top-rated attorneys. The only differences between the guides are:

Mandelbaum is admitted to the New York State Bar; the Connecticut State Bar; U.S. District Courts for the Southern, Eastern and Northern Districts of New York, and the District of Connecticut. He holds a Juris Doctorate, cum laude, an Environmental Law Certificate from Pace University School of Law and a Bachelor of Arts degree from the University of Florida.

Wrabel has counseled private developers and property owners on issues of zoning compliance, environmental review and various land use issues. During his time with McCullough, Goldberger & Staudt, he has worked on projects for clients, including PepsiCo, Manhattanville College, and George Comfort & Sons, among others. He is admitted to the New York State Bar, received his Juris Doctorate from Fordham University School of Law, and his Bachelor of Arts degree from Boston College.

NEW MEMBERS FOR REAL ESTATE INSTITUTE



Kenneth Morrison



Ryan Severino

Ryan Severino, chief economist and head of U.S. research at Bentall Green Oak, and Kenneth Morrison, managing member of Lemor Development Group, have been named to the Executive Advisory Council (EAC) of the Fordham Real Estate Institute (REI), a prestigious real estate industry and business leaders' organization.

Morrison and Severino will collaborate with the EAC on enhancing the student experience, increasing awareness of the expanding program offerings, and growing enrollment on REI's campuses at Lincoln Center in Manhattan and West Harrison, New York.

Severino is responsible for global and regional economic research, analysis and forecasting as well as property market research at Bentall Green Oak (BGO). Prior to joining BGO in May 2023, he was chief economist at JLL, where he managed the economics team and performed global and regional economic research and forecasting, as well as property market forecasting. Severino also has held senior research positions at Reis, MetLife Real Estate Investments, Starwood Capital Group, Prudential Real Estate Investors and UBS. He is an adjunct professor of finance and economics at Columbia University and New York University and is a Chartered Financial Analyst (CFA®). He earned a master's degree from Columbia University and a bachelor's degree from Georgetown University. He is a member of the CFA Institute, the American Economic Association, the National Association for Business Economics, Urban Land Institute, and National Council of Real Estate Investment Fiduciaries.

Morrison, a licensed New York state real estate broker, oversees Lemor Development Group, which focuses on real estate investments, consulting and development. He is active in promoting affordable housing and has worked with municipal agencies in New York and New Jersey to successfully develop projects, including The Robeson, a 10-story building in Central Harlem, and Balton Commons, a 7-story mixed-use development in New

York City. He earned a bachelor's degree in business and entrepreneurship from the University of Phoenix, and recently completed a Master of Science degree in real estate at Fordham University. He is on the boards of Bradhurst Merchants Association, New York City Habitat for Humanity and New York Real Estate Chamber, and is chairman of the Greater Harlem Real Estate Board.

The Fordham Real Estate Institute offers a Master of Science in Real Estate, a Master of Science in Real Estate Development, Master of Science in Construction Management, advanced graduate certificates in real estate finance, development, management and construction management, a Bachelor of Science in Real Estate, and a comprehensive array of professional certificates in real estate and construction at its campuses in Manhattan and West Harrison. The programs are developed and taught by leading industry practitioners and are centered on imparting real-world professional skill sets.

WESTCHESTER

COURT CASES

U.S. Bankruptcy Court White Plains & **Poughkeepsie** Local business cases, Sept. 13 - 19

Jonathan M. Craparo, Bronxville re. Jonny MP Inc., Wappingers Falls, 23-35783-CGM: Chapter 7, assets \$6,532, liabilities \$136,534. Attorney: Michelle L. Trier.

U.S. District Court, White Plains Local business cases, Sept. 13 - 19

Russian School of Mathematics Inc., Newton, Massachusetts vs. Logicus LLC, Larchmont, et al, 23-cv-8103-PMH: Breach of noncompete contract. Attorneys: Lawrence Peikes, Daniel J. Rose.

Alexander and Irina Gurevitch, Rock Hill vs. **Emerald Green Property Owners Association Inc.,** Rock Hill,

23-cv-8156-CS: Fair Housing Act. Attorney: Joseph A. Churgin.

Zaben LLC, Monsey, et al, vs. John Hancock Life Insurance Co., Boston, 23-cv-8178-CS: Insurance. Attorneys: Ari S. Ruben, Ryan C. Kirkpatrick.

Mamiya America Corp., North White Plains vs. Nisi Filters USA Inc., Los Angeles, et al, 23-cv-8209-KMK: Trademark infringement. Attorneys: Tatsuya Adachi, Yuval H. Marcus, Cameron S. Reuber.

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken. Questions and comments regarding this section should be directed to:

Sebastian Flores Westfair Communications Inc. 4 Smith Ave., Suite 2 Mount Kisco, NY 10549 Phone: 914-694-3600

Innovative Sports Management Inc., Tenafly, New Jersey vs. Pisco Sour Bar & Restaurant Inc., White Plains, et al,

23-cv-8217-NSR: Copyright infringement. Attorney: Julie C. Lonstein.

Gus Tsekenis, Manhattan vs. New Country Motor Car Group Inc., Spring Valley, et al, 23-cv-8221-CS Americans with Disabilities Act. Attorney: Liane Fisher

The Grower & Organic Outpost, Poughquag, et al, vs. East Fishkill, New York, et al. 23-cv-8222-NSR: Civil rights. Attorney: Jimmy M. Santos.

Basham, Ringe y Correas S.C., Mexico vs. One Arizona Plaza, Woodbury, 23-cv-8223-NSR: Contract, Attorney: Tara J. Plochocki.

U.S. Securities and Exchange Commission vs. Concord Management LLC, Tarrytown, et al, 23-cv-8253-PMH: Securities Attorney: Amy H. Burkart.

DEEDS

Sept. 7.

Above \$1 million

13 Dellwood Lane LLC, Garden City. Seller: Mark Gerspach, Ardsley. Property: 13 Dellwood Lane, Greenburgh. Amount: \$1.8 million. Filed

236 Central Avenue LLC, Harrison. Seller: Kathryn Kantarian, Harrison. Property: 34 Sterling Road, Harrison. Amount: \$2.9 million. Filed Sept. 6.

3 Ligi Lane LLC, New Rochelle. Seller: Yvette G. Herrera, New York. Property: 5 Ligi Lane, Greenburgh. Amount: \$1.5 million. Filed Sept. 6.

76 Rockledge LLC, Bronxville. Seller: Yeshi C. Doma, New York. Property: 76 Rockledge Road, Yonkers. Amount: \$2.2 million. Filed Sept. 1.

871 Nepperhan Realty

LLC, Yonkers. Seller: Pun Mutit Realty LLC, Yonkers. Property: 871 Nepperhan Ave., Yonkers. Amount: \$1.1 million. Filed Sept.

Carriere, William J., Port Chester. Seller: CEDK Realty LLC, Locust Valley, Property: 52 Cottage St., Rye. Amount: \$1.5 million. Filed Sept. 5.

Chateaux Holdings LLC, Scarsdale, Seller: Karine A. Survan, New York, Property: 1201 Post Road, Scarsdale, Amount: \$1.2 million. Filed Sept. 6.

Devine, Scott W., Bedford Hills. Seller: 20 Boutonville LLC, Miami, Florida, Property: 340 Haines Road, Bedford, Amount: \$2.8 million, Filed Sept. 1.

DiFabio, Massimo, Purchase. Seller: US Bank NA, Salt Lake City, Utah. Property: 9 Kingdom Ridge Road, North Castle. Amount: \$1.3 million, Filed Sept. 5.

Forzano Real Estate Corp., Mount Vernon. Seller: 512 Realty LLC, Yonkers. Property: 512 Fifth Ave., Mount Vernon. Amount: \$3.3 million. Filed Sept. 5.

Holzer, Edith, Rye. Seller: 31 Fulton Avenue LLC, Rye. Property: 31 Fulton Ave., Rye. Amount: \$1.2 million. Filed Sept. 5.

Kinder 3 LLC. New York. Seller: Leslie and Joshua Adler, Scarsdale, Property: 12 the Crossing at Blind Brook, Harrison. Amount: \$1.9 million. Filed Sept. 7.

McGarry, Gilda R., Bedford Hills. Seller: Thomson & French LLC, Bedford Hills. Property: 577 Harris Road, Bedford, Amount: \$6.5 million. Filed Sept. 7.

Roman Catholic Church of Our Lady of Mercy & Sacred Heart of Jesus. Port Chester, Seller: 80 Main Street Members LLC. Mount Vernon. Property: 229-241 Willett Ave., Rye Town. Amount: \$2.3 million. Filed Sept. 1.

Samaj Investors Corp., Fountain Inn, South Carolina.

Seller: 247 Route 100 LLC, Carlstadt, New Jersey. Property: 247 Route 100, Somers. Amount: \$3.9 million. Filed Sept. 5.

Toll Northeast V Corp., Fort Washington, Pennsylvania. Seller: Ali Sana and Nader Jameel, Chappaqua. Property: 3 Wallace Way, New Castle. Amount: \$1.5 million. Filed

Below \$1 million

Sept. 5.

10 Eastern Road LLC,

Yonkers. Seller: Karla L. Reyes, Bronx. Property: 10 Eastern Road, Greenburgh. Amount: \$729,000. Filed Sept. 5.

32 Underhill Street Realty

LLC, Yonkers. Seller: Lini Eduart, Tuckahoe, Property: 32 Underhill St., Eastchester. Amount: \$750,000. Filed Sept.

40 Davis Avenue LLC,

Dobbs Ferry. Seller: Nazir Shah. Yonkers. Property: 510 Mile Square Road, Yonkers, Amount: \$749,000. Filed Sept. 7.

Arzu, Leticia, White Plains. Seller: Tamarind Tree New York LLC, Richmond Hill. Property: 162 Longfellow St., Greenburgh. Amount: \$490,000. Filed Sept. 1.

Azny23 LLC, Phoenix, Arizona. Seller: Joseph Lennon, Scarsdale. Property: 81 Daisy Farms Drive, New Rochelle. Amount: \$883,000. Filed Sept. 5.

Board Managers of Coachlight Square On The Hudson Association

Inc., Montrose. Seller: Roberts Althea, Mount Vernon. Property: 43 Coachlight Square, Cortlandt, Amount: \$202,000. Filed Sept. 1.

Buonamici, A. Albert,

White Plains. Seller: MJD Contracting Corp., Mahopac. Property: 3407 Lexington Ave., Cortlandt, Amount: \$226,000. Filed Sept. 7.

CAPC USA Fund I LLC, New Brunswick, New Jersey. Seller: Cindy A. Zaldana and Pedro Santos, Bronx. Property: 22 Frazier Place, Yonkers. Amount: \$470,000, Filed Sept. 7.

City of Yonkers. Seller: 2 Baldwin Yonkers AMS LLC, Fort Lee, New Jersey. Property: 2 Baldwin Place, Yonkers. Amount: \$180,000. Filed Sept.

City of Yonkers. Seller: 14 Overlook Yonkers AMS LLC. Fort Lee, New Jersey. Property: 14 Overlook Terrace, Yonkers. Amount: \$310,000. Filed Sept.

Coxen. Dennis. Croton-on-Hudson. Seller: 208 North Highland Ave LLC, Ossining. Property: 208 N. Highland Ave., Ossining. Amount: \$825,000. Filed Sept. 7.

Curry Associates Inc., Greentown, Pennsylvania. Seller: Luis Chapa-Morocho. Peekskill, Property: 325 N. James St., Peekskill. Amount: \$485,000. Filed Sept. 6.

Deutsche Bank National Trust Co., Coppell, Texas. Seller: Juan Valencia, New Rochelle. Property: 119 Church St New Rochelle Amount: \$500,000. Filed Sept. 1.

Diarome Realty Corp., Mount Vernon. Seller: Gao Zhong LLC, Bayside. Property: 60 Claremont Place, Mount Vernon, Amount: \$350,000. Filed Sent. 7.

Eszak Professional Property LLC, Yonkers. Seller: Kanathoor Properties LLC, Scarsdale. Property: 970 N. Broadway, Yonkers. Amount: \$400,000. Filed Sept. 1.

Gitsit Solutions LLC, Orange, California. Seller:

Matthew and Alexa Lau, Tarrytown. Property: 4 Cobblestone Lane, Cortlandt. Amount: \$620,000, Filed Sept.

Helping Les Amis LLC, New York. Seller: Asaf Babaev, Brooklyn. Property: 75 Worthington Road, Greenburgh. Amount: \$980,000. Filed Sept. 1.

JPMorgan Chase Bank **NA,** Columbus, Ohio. Seller: Wilson and Vanesssa Justino, Mamaroneck. Property: 80

Amount: \$620,000. Filed

Sept. 1.

Claremont Ave., Mount Vernon.

Malara, Frank J., White Plains. Seller: US Bank Trust NA, Chicago, Illinois. Property: 54 Hartsdale Road, Greenburgh. Amount: \$427,000. Filed Sept.

Mamaroneck Properties II LLC, Midlothian, Virginia. Seller: Preldakaj Leunard, Bronx. Property: 1607 James St., Mamaroneck. Amount: \$600,000. Filed Sept. 6.

Maple 254 Center LLC. New York, Seller: Balai Fitim. Mamaroneck. Property: 254 Center Ave., Mamaroneck. Amount: \$900,000. Filed Sept. 1.

Marcatoma, Luis, White Plains, Seller: 17 Croton Street Corp., Mahopac, Property: 17 Croton St., Ossining. Amount: \$720,000. Filed Sept. 6.

Matarainen, Emma,

Amawalk. Seller: The Bank of New York Mellon Trust Company NA. West Palm Beach, Florida. Property: 16 Wood Crest Terrace, Somers, Amount: \$230,000. Filed Sept. 6.

Mem Flipp Corp., Bronxville. Seller: 965 Main Street LLC, Ardsley. Property: 965 Main St., New Rochelle, Amount: \$470,000. Filed Sept. 6.

Murphy, Denise, Cortlandt Manor. Seller: Dynamite Properties Corp., Mahopac. Property: 7 Scott Lane, Cortlandt. Amount: \$310,000. Filed Sept. 7.

Perini, Frank, Tuckahoe. Seller: Arka25 LLC, Tuckahoe. Property: 25 Armourvilla Ave., Eastchester. Amount: \$825,000. Filed Sept. 1.

Perone. John. Larchmont. Seller: 1134 Howard Street Inc., Peekskill. Property: 1134 Howard St., Peekskill. Amount: \$519,000. Filed Sept. 1.

PNC Bank NA, Miamisburgh, Ohio. Seller: 21 Lafayette Residence Inc. White Plains. Property: 21 Lafayatte Ave., Ossining. Amount: \$348,000. Filed Sept. 6.

Puffenberger, Craig, Roxbury, Connecticut. Seller: 20 Boutonville LLC, Miami, Florida. Property: Sarles Street, Bedford. Amount: \$650,000. Filed Sept. 1.

R&M Yonkers 1 LLC,

Bayside. Seller: 142 Hawthorne Ave LLC, Yonkers. Property: 142 Hawthorne Ave., Yonkers. Amount: \$783,000. Filed Sept.

R&M Yonkers 2 LLC.

Bayside, Seller: 23 Riverview Place LLC. Belleville, New Jersey. Property: 23 Riverview Place, Yonkers. Amount: \$783,000. Filed Sept. 6.

Samaj Investors Corp.,

Fountain Inn. South Carolina. Seller: 21 Annarock Drive LLC. Carlstadt, New Jersey. Property: 21 Annarock Drive, Somers. Amount: \$275,000. Filed Sept.

Shnajo LLC, Bronx. Seller: Mica M. B. Ramos, Yonkers. Property: 16 The Crossway, Yonkers. Amount: \$800,000. Filed Sept. 1.

Tendler Development Group LLC, Mount Kisco. Seller: Gjon Karagi, Yorktown Heights, Property: 3709 Gomer St., Yorktown, Amount:

Vlasaty, Helena M.,

\$270,000. Filed Sept. 5.

Yorktown Heights. Seller: Hudson Home Buyers LLC, Salisbury Mills. Property: 7 Lakeview Drive, Somers. Amount: \$405,000. Filed Sept.

Zingaro, Ada, Poughkeepsie. Seller: MGM Home Management LLC, Valhalla. Property: 3 Hampton Court East, Yorktown. Amount: \$165,000. Filed Sept.

Federal Tax Liens, \$10,000 or greater, Westchester County, Sept. 13 - 19

Kaplow, Evan R. and Mary E. Kaplow: Chappaqua, 2016 - 2018 personal income, \$280,203.

Kim, Mi Rang, re. Sky Fish Market: Yonkers, 2021 employer quarterly taxes, \$14,929.

Polit, Luis A. and Mirtha Z. **Polit:** Hartsdale, 2017 - 2021 personal income, \$62,823.

Vasquez, Rafael: Yonkers, 2016 personal income, \$11,320.

JUDGMENTS

Abraham, Alfred, Belmont, California. \$185,690 in favor of Chauca Veronika, Linden, New Jersey. Filed Aug. 30.

Aklog, Lishan, Harrison. $$1,53\overline{4}$ in favor of the town of Harrison, Harrison. Filed Aug.

Alrubayi, Yousef Y., New Rochelle, \$8.105 in favor of Capital One NA, Richmond, Virginia Filed Aug. 29.

Amador, Analiz, Yonkers. \$2,454 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 29.

Bailey, Julia, Rye. \$13,486 in favor of American Express National Bank, Sandy, Utah. Filed Aug. 28.

Brunson, Clarence, Yonkers. \$8,444 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 31.

Castillo, Honesto U.,

Tarrytown. \$9,817 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 29.

Derosa, Nikki R.,

Thornwood, \$1.597 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Aug. 25.

Donaldson, Simone, Mount Vernon. \$2,206 in favor of Con Edison Company of New York Inc., Spring Valley. Filed Aug.

Epps, Annie L., Yonkers. \$3,346 in favor of Bank of America NA, Charlotte, North Carolina. Filed Aug. 29.

Fantauzzi, Alyssa R., Yonkers. \$2,580 in favor of Capital One NA, Glen Allen, Virginia. Filed Aug. 31.

Gorman, Vincent, Hastingson-Hudson. \$5,324 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Aug. 25.

Hernandez, Brandon M., Port Chester, \$4.015 in favor of Bank of America NA, Charlotte, North Carolina. Filed Aug. 31.

Hines, Annette, Mount Vernon. \$3,169 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Aug. 31.

Holmes, Anihya, Yonkers. \$66.904 in favor of Hudson Valley Credit Union. Poughkeepsie. Filed Aug. 25.

Keiler, Leonard, West Harrison. \$22,129 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 25.

Levy, Geoffrey, Croton-on-Hudson. \$3,970 in favor of Capital One NA, Glen Allen, Virginia. Filed Aug. 25.

Lewis. Kendra. Peekskill. \$2,912 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Aug. 31.

Maldari, Phil, Hawthorne. \$46,213 in favor of American Express National Bank, Sandy, Utah. Filed Aug. 31.

Maman, Abdel R., Yonkers. \$5,579 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Aug. 29.

Martin, Jessica, Scarsdale. \$12.211 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 29.

Mateo, Gardenia L., Mount Vernon. \$5,394 in favor of Bank of America NA, Charlotte, North Carolina. Filed Aug. 31.

Nilaj, Engjell, Harrison. \$7,139 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 25.

Njoku, Uchechukwu, New Rochelle. \$16,208 in favor of Capital One NA. Richmond. Virginia. Filed Aug. 29.

O'Connor, Ralston, Somers. \$1,788 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Aug. 25.

Padilla, Zhaida, Port Chester, \$5,046 in favor of Cavalry SPV I LLC. Greenwich. Connecticut. Filed Aug. 25.

Park, Jungjin, Harrison. \$8,478 in favor of Capital One Bank USA NA, Richmond, Virginia. Filed Aug. 31.

Patricio, Jessica, Syracuse. \$24.184 in favor of Ludlow Yonkers LLC, Yonkers. Filed Aug. 23.

Perez, Jeffrey, Ossining. \$2,346 in favor of Con Edison Company of New York Inc., Spring Valley. Filed Aug. 28.

Porter-Davis, Danielle C., West Harrison. \$6,655 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Aug.

Prestage, Lawanda D., Yonkers, \$16,159 in favor of Jefferson Capital Systems LLC, St. Cloud, Minnesota. Filed Aug.

Raftery, Alan, Orangeburg. \$25,765 in favor of American Express National Bank, Sandy, Utah. Filed Aug. 28.

Ramos, Figueroa Daniel, Yonkers. \$2,872 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Aug. 31.

Reinoso, Dinorah A., Yonkers, \$3,554 in favor of Bank of America NA, Charlotte, North Carolina. Filed Aug. 31.

Reinoso, Dinorah A., Yonkers. \$4,406 in favor of Bank of America NA, Charlotte, North Carolina. Filed Aug. 31.

Rentas, Wanda, Sleepy Hollow. \$4,233 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 25.

Ribeiro, Raul, Palm Coast, Florida. \$24,661 in favor of Jac Funeral Service Inc., Peekskill, Filed Aug. 23.

Robles, Charlie, Yorktown Heights. \$50,408 in favor of American Express National Bank, Sandy, Utah. Filed Aug.

Rodriguez, Michael, Mount Vernon. \$8,047 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Aug. Scott. Sushanna.

Bronx. \$18,372 in favor of Westchester County Healthcare Corp., Valhalla. Filed Aug. 21.

Senerchia, Michael, New Rochelle, \$24.807 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Aug. 22.

Sexton, Arlene, Goldens Bridge. \$2,553 in favor of Capital One Bank USA NA, Richmond, Virginia Filed Aug.

Sirena, Maria, Port Chester. \$3,936 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Aug. 22.

Staruch, Mary A., Yonkers. \$3.972 in favor of Jefferson Capital Systems LLC, Sartell. Minnesota. Filed Aug. 31.

Stephenson, Jaron M., Elmsford. \$2,533 in favor of Discover Bank, New Albany, Ohio. Filed Aug. 21.

Torres, Ashley M., Bronx. \$39,120 in favor of Milio Brothers Inc., Yonkers. Filed Aug. 23.

Walsh, Thomas P., Wilton, Connecticut. \$3,678 in favor of Julie M. Walsh, Goldens Bridge, Filed Aug. 24.

Watson, Tashan, Cortlandt Manor. \$3,342 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Aug. 22.

Williams, Vernetta, Mount Vernon. \$7,756 in favor of JPMorgan Chase Bank NA. Wilmington, Delaware. Filed Aug. 21.

Willis, Clifford, White Plains, \$2,516 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Aug. 21.

LIS PENDENS

The following filings indicate a legal action has been initiated, the outcome of which may affect the title to the property listed.

Antenucci, Anthony, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$202,000 affecting property located at 1356 Nepperhan Ave., Yonkers. Filed Aug. 25.

Bartlett, Clifford, as owner. Filed by JPMorgan Chase Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$640,000 affecting property located at 10 Apple Tree Lane, Pound Ridge. Filed Aug. 31.

Bayview Loan Servicing

LLC, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$225,000 affecting property located at 152 Holbrook Road, Briarcliff Manor. Filed Aug. 29.

Berge, Christopher M., as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$310,000 affecting property located at 10 Lake Drive, Buchanan. Filed Sept. 5.

Champion Mortgage-Key Bank USA NA, as owner. Filed by HSBC Bank USA National Trust. Action: Foreclosure of a mortgage in the principal amount of \$760,000 affecting property located at 2 Edgewood Drive, Rye. Filed Aug. 30.

Coke, Lottie, as owner. Filed by Wilmington Savings Fund Society FSB-Trust. Action: Foreclosure of a mortgage in the principal amount of \$412,000 affecting property located at 16 Acker Ave., Ossining. Filed Sept. 7.

Dimpel, Barbara A. - Estate of, as owner. Filed by M&T Bank. Action: Foreclosure of a mortgage in the principal amount of \$850,000 affecting property located at 32 Highland Circle, Yonkers. Filed Aug. 30.

Gamory, Adrian, as owner. Filed by Newrez LLC. Action: Foreclosure of a mortgage in the principal amount of \$625,000 affecting property located at 10 Columbia Ave., Greenburgh. Filed Aug. 29.

Gill, John R., as owner. Filed by Citibank NA. Action: Foreclosure of a mortgage in the principal amount of \$300,000 affecting property located at 122 Parkview Drive, Mount Pleasant, Filed Sept. 1.

Gizzo, Carmela, as owner. Filed by Bayview Loan Servicing LLC. Action: Foreclosure of a mortgage in the principal amount of \$325,000 affecting property located at 8 Oak St., Harrison. Filed Aug. 30.

Madonna, Frank C., as owner. Filed by Byram Condo Note Holder LLC. Action: Foreclosure of a mortgage in the principal amount of \$2,000,000 affecting property located at 585 Main St., North Castle. Filed Aug. 29.

Mcloud, Christopher J.

- distributee, as owner. Filed by JPMorgan Chase Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$194,000 affecting property located at 12 Pines Lane, New Castle. Filed Aug. 31.

Montez, Lorraine, as owner. Filed by US Bank Trust National Trust. Action: Foreclosure of a mortgage in the principal amount of \$146,000 affecting property located at 78 Heathcoate Road, Yonkers. Filed Sept. 5.

Moscatelli, Francesca R., as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$293,000 affecting property located at 6 Hemlock Road

South Salem. Filed Aug. 28.

NRG Residential Solar Solutions LLC, as owner. Filed by Nationstar Mortgage LLC. Action: Foreclosure of a mortgage in the principal amount of \$217,000 affecting property located at 226 Hadden St., Peekskill. Filed Aug. 28.

Perez, Elizabeth, as owner. Filed by Wells Fargo Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$160,000 affecting property located at 612 Pondside Drive, White Plains. Filed Aug. 29.

Robison, Oil, as owner. Filed by Deutsche Bank National Trust Co. Action: Foreclosure of a mortgage in the principal amount of \$290,000 affecting property located at 53 North Road, Greenburgh. Filed Aug.

Sealy, Vernon, as owner. Filed by Mortgage Assets Management LLC. Action: Foreclosure of a mortgage in the principal amount of \$544,000 affecting property located at 80 Fletcher Ave.. Mount Vernon. Filed Aug. 30.

Spears Yolanda – estate of, as owner. Filed by US Bank National. Action: Foreclosure of a mortgage in the principal amount of \$260.000 affecting property located at 97 Vernon Ave., Mount Vernon. Filed Aug.

Thomas, Tara V., as owner. Filed by MCLP Asset Company Inc. Action: Foreclosure of a mortgage in the principal amount of \$440,000 affecting property located at 57 Briarbrook Drive, Briarcliff Manor. Filed Aug. 28.

MECHANIC'S LIENS

1060 Nepperhan Avenue **LLC,** Yonkers. \$100,000 in favor of Dan Ionescu Architects,

171 West LLC, Scarsdale. \$53,560 in favor of Cardillo Pools & Spas Inc., New Rochelle. Filed Sept. 6.

New York. Filed Sept. 7.

Agag, Kaream, Rye. \$41,026 in favor of J. Melagrano & Company Inc., Mamaroneck, Filed Sept. 6.

CRP/Post Bedford Hills Owner LLC, Bedford. \$59,657 in favor of DOKA USA Ltd., Little Ferry. Filed Sept. 6.

G&S Port Chester Retail I Development LLC, Rye. \$80.022 in favor of SBLM Architects P C, New York. Filed Sept. 6.

Hindu Temple of Tri-State Inc., White Plains. \$36,692 in favor of All-Phase Electric of New York Inc., Jefferson Valley. Filed Sept. 6.

LoBuono, Giovanna, Rye. \$41,026 in favor of J. Melagrano & Company Inc., Mamaroneck. Filed Sept. 6.

Presidential Associates 3805 LLC, Yorktown. \$25,144 in favor of Commercial Distribution Speciali, Patchogue. Filed Sept. 1.

Quito, Kevin, Yonkers. \$26,820 in favor of Elvin Carpentry & Painting LLC, New Fairfield. Filed Sept. 1.

RPAI Pelham Manor LLC, Pelham. \$3,727 in favor of Maccarone Plumbing Inc., Glen Cove. Filed Sept. 6.

Vark Street Houses. Yonkers. \$39,174 in favor of Sean Coakley Plumbing & Heating, Bronx. Filed Sept. 6.

NEW BUSINESSES

This newspaper is not responsible for typographical errors contained in the original filings.

Sole Proprietorships

Anaka Design Verse, 276 Eastchester Road, New Rochelle 10801. c/o Ana Karina Reyes. Filed Sept. 1.

Notice is hereby given that the Annual Meeting of Members of Consumer Reports will be held the evening of October 18, 2023 via video conference; members can register online at CR.org. A ballot for the annual election of Directors of Consumer Reports has been distributed to members via the email address associated with their membership; members are invited to submit their ballots electronically in accordance with the instructions provided. Completed ballots must be received by Consumer Reports no later than October 10, 2023, at 11:59 p.m.

Brush Me Beautiful, 48 Palmer Road, Yonkers 10701. c/o Sandra Z. Solorio. Filed Sent. 5.

Dean Chance Design, 172 Forest Ave., New Rochelle 10804. c/o Stephanie Oplustill. Filed Sept. 6.

Dr. Gregory Inzinna, 183 Drake Ave., Apt. 1A, New Rochelle 10805, c/o Gregory Inzinna. Filed Sept. 6.

First Responders Coffee, 18 Webster Ave., Harrison 10528. c/o Eugene Mazzulli. Filed Sept. 6.

Forza Coppia Productions. 40 Kenilworth Road, Rye 10580. c/o Travis Misarti and Alexandra DiGiacomo. Filed Sept. 1.

Fuerza Y Poder, 167 Elm St., Yonkers 10701. c/o. Filed Sept. 7.

LJ Veros & Co., 216 Third Ave., Pelham 10803. c/o Kerry Veros. Filed Sept. 5.

Lucky Rabbit Studios Photography, 6 Osage Drive East, Ossining 10562. c/o. Filed Sept. 7.

Luxe Fashion Goods, 142 Garth Road, Unit 3j, Scarsdale 10583. c/o Richard Giuffra. Filed Sept. 1.

New Fancy Nail Yonkers, 1178b Yonkers Ave., Yonkers 10704. c/o. Filed Sept. 7.

Newroc Taxi & Limo, 514 Main St., Suite 205, New Rochelle 10801. c/o. Filed Sept. 7.

Secured Armed Management, 20 Roosevelt Square, Mount Vernon 10550. c/o Ben L. Stevenson. Filed Sept. 1.

Sterling Podiatry PC, 127 Parkview Road, Elmsford 10523. c/o Marua Butters. Filed Sept. 5.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

Stage Street Properties LLC, as owner. Lender: First Bank of Greenwich. Property: 130 Route 59, Ramapo. Amount: \$4.9 million. Filed Sept. 11.

Below \$1 million

George D. Miller & Sons **Inc.**, as owner. Lender: James

L. Rhein. Property: in Deerpark. Amount: \$180,000, Filed Sept.

Ulster Savings Bank, as owner. Lender: Michael Squillini. Property: 12 Cardinal Court, Tuxedo. Amount: \$550,000. Filed Sept. 8.

DEEDS

Above \$1 million

1 Medical Park LLC, Pomona. Seller: AMPS Realty

LLC, Pomona. Property: 1 Medical Park Drive, Pomona. Amount: \$1.2 million. Filed Aug.

Kritzler, Shraga, Brooklyn. Seller: 19 Locust Hollow LLC. Monsey. Property: 19 Locust Hollow Drive, Monsey. Amount: \$1.4 million. Filed Aug. 8.

Prime Storage Nanuet LLC, Saratoga Springs. Seller: 21 Pralle Öwner LLC, Port Chester. Property: 21 Pralle Lane. Nanuet. Amount: \$35 million. Filed Aug. 8.

Roth, Joel Z., Monsey. Seller: White Tulips LLC, Monroe. Property: 25 S. Cole Ave., Spring Valley. Amount: \$1.3 million. Filed Aug. 9.

Saddle River Estates LLC, Chester. Seller: Paisley Delroy, et al, Monsey. Property: 161 Saddle River Road, Monsey. Amount: \$1.8 million. Filed Aug. 8.

Silberman, Luzer Y., Spring Valley. Seller: 189 McNamara LLC, Pomona. Property: 191 McMamara Road, Spring Valley. Amount: \$1.8 million. Filed Aug. 14.

Spitzer, Zalmen, Monroe. Seller: Hammond Luxury Living LLC, Chester. Property: 8 Hammond St., Monsey. Amount: \$1.2 million. Filed Aug. 11.

Below \$1 million

154 Depew Avenue Nyack **LLC**, Monsey. Seller: Tadeusz and Barbara Choinski, Tallman. Property: 277 Cherry Lane, Airmont. Amount: \$875,000. Filed Aug. 4.

53 MS Holdings LLC, Spring Valley. Seller: MRB Developers LLC, Monroe. Property: 53 Main St. Monsey. Amount: \$500,000. Filed Aug. 10.

AJ Pro 1 LLC, Spring Valley. Seller: Gilles J. Prophete, et al, Spring Valley. Property: 21 Hadden Drive, Spring Valley. Amount: \$360,000. Filed Aug. 7.

Ali, Abd A., West Haverstraw. Seller: 41 Blauvelt EV LLC. Nanuet. Property: 41 Blauvelt Ave., West Haverstraw, Amount: \$360,000. Filed Aug. 8.

American International Relocation Solutions LLC, Pittsburgh, Pennsylvania. Seller: John and Danielle

Buniak, Stony Point. Property: 1 Baisley's Farm Court, Stony Point. Amount: \$823,000. Filed Aug. 8.

Avon Gardens LLC, Brooklyn. Seller: Town of Ramapo, Property: Van Ness Road, Spring Valley. Amount: \$20,000. Filed Aug. 11.

Brodt, Moshe, Lakewood, New Jersey. Seller: Blueberry Equities LLC, Monroe. Property: 23 Meron Road, Monsey. Amount: \$899,000. Filed Aug. 3.

Brodt, Moshe, Lakewood, New Jersey. Seller: Blueberry Equities LLC, Monroe. Property: 11 Meron Road, Monsey. Amount: \$899,000. Filed Aug. 4.

Bulaevsky, Karina, Airmont. Seller: US Bank National Trust. et al, Boston, Massachusetts. Property: 98 Bon Aire Circle, Suffern. Amount: \$201,000. Filed Aug. 4.

CBVS Realty LLC, Brooklyn. Seller: C&C Cooke Life Estate Trust, et al, Suffern. Property: 65 Viola Road, Montebello. Amount: \$495,000. Filed Aug.

Dresdner. Mordcha. et **al,** Spring Valley. Seller: Elyon Anartments LLC, Suffern, Property: 18 Elyon Road, Kaser. Amount: \$659,000. Filed Aug.

Eisen Equities LLC, Spring Valley, Seller: 96 Williams Avenue LLC, Spring Valley. Property: 96 Williams Ave., Spring Valley. Amount: \$812,000. Filed Aug. 4.

Eisen Equities LLC, Spring Valley. Seller: 94 Williams LLC, Monsey. Property: 94 Williams Ave., Spring Valley. Amount: \$990,000. Filed Aug. 4.

Fastov Avenue LLC, Spring Valley. Seller: Zissy Fromowitz, Spring Valley. Property: 26 Fastov Ave., New Square. Amount: \$500,000, Filed Aug.

Goldmunzer, Moshe I. B. and Faigy Goldmunzer, New Square. Seller: Polnoya Homes LLC, Spring Valley. Property: 110 Tetiev Way, New Square. Amount: \$701,000. Filed Aug. 7.

Greenberg, Naftali, Spring Valley. Seller: 35 North Cole Avenue LLC, Congers. Property: 10 Ewing St., Spring Valley. Amount: \$375,000. Filed Aug.

Greenberg, Zisha and Zissy Greenberg, Spring Valley. Seller: Polnoya Homes LLC, Spring Valley. Property: 112 Tetiev Way, New Square. Amount: \$700,400. Filed Aug.

Gregory Decola Associates LLC, New City. Seller: John H. DeLorenzis, Piermont, Property: 397 Piermont Ave., Piermont. Amount: \$725,000. Filed Aug.

H&B Partners Inc., Nanuet. Seller: Michelle Anderson, referee, Newburgh. Property: 85 Parkside Drive, Suffern. Amount: \$257,682. Filed Aug. 11.

Hayman Realty LLC,

Tomkins Cove. Seller: Hawkeye Real Estate LLC, Stony Point. Property: 13 N. Liberty Drive, Stony Point. Amount: \$485,000. Filed Aug. 10.

Hillside Garage LLC,

Piermont. Seller: Skender Radoncic, Nyack. Property: 107 Cooper Drive, South Nyack. Amount: \$804,000. Filed Aug. 8.

HMS Bard LLC, Spring Valley. Seller: F. Gordon Coyle Revocable Trust, et al, New City. Property: 46-50 S. Main St., New City. Amount: \$750,000. Filed Aug. 7.

Lewin, Moshe, Monsey. Seller: Blauvelt Empire LLC, Monroe. Property: 102 Blauvelt Road, Monsey. Amount: \$999,000. Filed Aug. 3.

Lichtman, Jacob M., et

al, Monsey. Seller: 7 Nesher LLC, Spring Valley. Property: 7 Nesher Court, Monsey. Amount: \$900,000. Filed Aug. 8.

Lowenstein, Chana, Monsey. Seller: Simschal Group LLC, Brooklyn. Property: 106 E. Eckerson Road, Spring Valley. Amount: \$490,000. Filed Aug.

Mosad 25 LLC, Monsey. Seller: Rosemarie Estravius, et al, HillCrest. Property: 25 Trinity Ave., Spring Valley. Amount: \$629,000. Filed Aug. 8.

Nissen, Yoel M. and Toby Fulop, Brooklyn. Seller: 73 75 Twin Development LLC, New York. Property: 75 Twin Ave., Spring Valley. Amount: \$850,000. Filed Aug. 3.

Nrz Reo X LLC, Greenville, South Carolina. Seller: Phil Phillips, Pomona. Property: 102 Crystal Hill Drive, Pomona. Amount: \$339,000. Filed Aug. 8. **Sabel, Samuel,** Monsey. Seller: 2 Schevenko LLC, Spring Valley. Property: 2 Schevchecko Place, Spring Valley. Amount: \$990,000. Filed Aug. 10.

Sanchez, Johanna K.N., Sparkill. Seller: Tappan Zee Constructors LLC, Tarrytown. Property: 317 S. Broadway, Nyack. Amount: \$508,000. Filed Aug. 11.

Simons, Nesanel and Bernstein Reichman, Penina, Monsey. Seller: YMF Holdings LLC, Theills. Property: 32 Riverglen Drive, Thiells. Amount: \$710,000. Filed Aug.

Wagner, Yitzchok and Shlomo Berkowitz, Chestnut Ridge. Seller: Ann House LLC, Monsey. Property: 3 Ann Blvd., Chestnut Ridge. Amount: \$885,000. Filed Aug. 3.

JUDGMENTS

Advantage Ambulette Service Inc., Monroe. \$6,149 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Sept. 1.

Archer, Shawneequa, Newburgh, \$1,632 in favo

Newburgh. \$1,632 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Sept. 7.

Argudin, Cory Darnell and **Adima Bannister,** Florida. S10,878 in favor of Five Star Bank, Rochester. Filed Sept. 7.

Bailey, Dudley, Newburgh. \$5,706 in favor of Bank of America, Charlotte, North Carolina. Filed Sept. 6.

Barry, Vanda, Montgomery. \$2,008 in favor of UHG I LLC, Williamsville. Filed Sept. 7.

Bennett, Christopher,

Port Jervis. \$10,126 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Aug. 31.

Brathwaite, Briahna L., Middletown. \$2,905 in favor of Warwick. Wilmington, Delaware. Filed Sept. 7.

Cajuste, Jefhtey, Campbell Hall. S3,836 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Sept. 8. Carrillo, Angelica,

Newburgh. \$1,872 in favor of Capital One, McLean, Virginia. Filed Aug. 30.

Czaczkowski, Janusz,

Godeffroy. \$5,396 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Aug. 31.

Decker, Ashley A., Chester. \$12,426 in favor of Capital One, McLean, Virginia. Filed Sept. 6.

Deliaperuta, Angela M., Monroe. \$15,904 in favor of Credit Acceptance Corp, Southfield, Michigan. Filed

Sept. 8.

Dellova, Keith, Monroe. \$27,010 in favor of Jennifer Dellova, Campbell Hall. Filed Aug. 31.

Dellova, Keith, Monroe. \$17,665 in favor of Michele P. Ellerin and J&G Law LLP, Walden. Filed Aug. 31.

Ercolino, Anthony, New Windsor. \$9,501 in favor of North American Partners in Anesthesia LLP, Melville. Filed Sept. 1.

Faber, Paul, Pine Bush. \$1,507 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Sept. 7.

Fernandez, Hector, New York. \$2,004 in favor of Orange Regional Medical Center Deft, Middletown. Filed Sept. 1.

Flores, Ismael Benites and Marlene R. Liendo, Newburgh, \$30,295 in favo

Newburgh. \$30,295 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Aug. 31.

Hagan, Bernard,

Middletown. \$5,142 in favor of North American Partners in Anesthesia LLP, Melville. Filed Sept. 1.

Hernandez, Norberto,

Beacon. \$2,366 in favor of Palisades Collections LLC, Englewood Cliffs, New Jersey. Filed Aug. 30.

Jenkins, Thomas J., Tuxedo Park. \$7,125 in favor of Capital One, McLean, Virginia. Filed Sept. 6. **Joseph, Judelin,** Monroe. \$2,379 in favor of Citibank, Sioux Falls, South Dakota. Filed Sept. 7.

Kuhl, Deidre, Montgomery. \$13,263 in favor of Bank of America, Charlotte, North Carolina. Filed Sept. 7.

Labelle, Jody L., Walden. \$2,732 in favor of Jefferson Capital Systems LLC, Sartell, Minnesota. Filed Sept. 7.

Laryea, Taheala, Pine Bush. \$2,382 in favor of Mid-Hudson Valley Federal Credit Union, Kingston. Filed Sept. 1.

Martinez, Carlos Jr. and Raven C. Melo, Harriman. \$5,700 in favor of Kolakowski Claudia, Goshen. Filed Sept. 1.

Mateo, Raquel, Newburgh. \$7,500 in favor of Christopher Beauvais, Poughkeepsie. Filed Sept. 8.

MSM Homes LLC and Mordsche Scher, Monroe. \$33,776 in favor of Cathay Bank, Flushing. Filed Aug. 30.

Pearson, Jennie,

Middletown. \$1,984 in favor of Midland Credit Management Inc., San Diego, California. Filed Aug. 30.

Piluso, Brian, Montgomery. \$10,833 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Aug. 31.

Quioto, Jazmin, Warwick. \$1,632 in favor of Capital One Bank, McLean, Virginia. Filed Sept. 7.

Rahman, Malik N., Goshen. \$5,333 in favor of Toyota Motor Credit Corp., Plano, Texas. Filed Aug. 31.

Sanker, Christine, Warwick. \$2,057 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Sept. 1.

Schwacke, Irene, Otisville. \$2,645 in favor of Citibank, Sioux Falls, South Dakota. Filed Sept. 7.

Shotsel, Yoel, Monroe. \$119,083 in favor of TD Bank, Brooklyn Park, Minnesota. Filed Sept. 7.

Stamp, Terrencier,

Middletown. \$3,288 in favor of TD Bank USA S, Brooklyn Park, Minnesota. Filed Aug. 30.

Stoddard Matthew,

Warwick. \$2,472 in favor of LVNV Funding LLC, Greenville, South Carolina. Filed Sept. 1.

Wagner Landscaping Inc., Middletown. \$148,991 in favor of A Rent All Center, Pine Brook, New Jersey. Filed Sept. 7.

Weiss, Moshe, Monroe. \$3,082 in favor of Capital One, McLean, Virginia. Filed Aug. 31.

Wice Gold Inc., Monroe. \$3,079 in favor of Ford Motor Credit Company LLC, Dearborn, Michigan. Filed Aug. 31.

Yocum, Caroline,

Middletown. \$7,720 in favor of Midland Credit Management Inc., San Diego, California. Filed Aug. 30.

MECHANIC'S LIENS

Camp Venture Inc., as owner. \$76,350 in favor of Valmato Construction Inc. Property: 58 Oak Colony Road, Stony Point. Filed Sept. 1.

Hudson Valley Gold Foundation, as owner. \$596,528 in favor of Delea Landscape Supplies Inc. Property: 16 Ridge Road, Cornwall-on-Hudson. Filed Sept. 8. IIP NY 1 LLC, as owner. \$92,382 in favor of Metal Sales Manufacturing Corp. Property: 14 Hudson Crossing, Hamptonburgh. Filed Sept. 1.

Kier, Jordana and Jesse Derris, as owner. \$28,828 in favor of Stone Work LLC Property: 692 Bangall Road, Washington. Filed Sept. 7.

Liberty Progress LP, as owner. \$881,170 in favor of Libolt & Sons Inc. and Affordable Housing Concepts. Property: in Newburgh. Filed Sept. 8.

Miranda, Annette and Karl Seemer, as owner. \$124,629 in favor of 928 Ventures Inc. Property: 6 Dylan Court, East Fishkill. Filed Sept. 1.

Mullins, Scott, as owner. \$13,022 in favor of Willow Tree Builders Inc. Property: in Tuxedo-Park. Filed Sept. 6.

Pfleger, Lisa, as owner. \$1,300 in favor of Mattlat Inc. Property: in Newburgh. Filed Sept. 5.

Sanguino, John Carlos and Lidia M. Burgos, as owner. \$3,204 in favor of Richards Building Supply Co. Property: 276 Osborne Hill Road, Fishkill. Filed Sept. 5.

Washington Mews LLC, as owner. \$183,635 in favor of HDR Plumbing Inc. Property: 15 Washington Ave., Ramapo. Filed Sept. 5.

Washington Mews LLC, as owner. \$191,963 in favor of Unique Flooring LLC. Property: 15 Washington Ave., Ramapo. Filed Sept. 6.

NEW BUSINESSES

This paper is not responsible for typographical errors contained in the original filings.

Partnerships

Macs, 45 Rockwood Terrace, New City 10956. c/o Seth and Rosalie MacGregor. Filed Aug. 15

Sole Proprietorships

B Paige Apparel, 1 Chatfield Lane, Carmel 10512. c/o Beth Golden Paige. Filed Sept. 11.

Chelles Effect, 238 Maple Road, Mahopac 10541. c/o Feliciano Michelle Scherb. Filed Sept. 11.

Dis247, 303 County Route 61, Otisville 10963. c/o Andrzej Bubilo. Filed Sept. 8.

Dreammakers Handyman Services, 101 Magnolia Park Road, Middletown 10940. c/o Gerald D. Thompson. Filed Sept. 8.

Javon McCoy FFL, 25 Stony Run Road, Newburgh 12550. c/o Javon McCoy. Filed Sept. 8.

Niques Food Services & Catering, 64 Capital Drive, Blooming Grove 10992. c/o Shaniqua E. Richardson. Filed Sept. 11.

Strouds Specifics, 82 Kings Highway, Warwick 10990. c/o Andrew Travis Williams. Filed Sept. 8.

Whites Home Improvement, 188 N. Miller St., Newburgh 12550. c/o Donavan A. White. Filed Sept. 11.

BUILDING PERMITS

Commercial

819 East Main Street LLC,

Stamford, contractor for 819 East Main Street LLC. Install sidewalk shed for obstruction permit at 821 E. Main St., Stamford. Estimated cost: \$10,000. Filed Aug. 23.

A. Pappajohn Company, Norwalk, contractor for 200

Elm Street Ground Owner LLC. Perform replacement alterations at 695 E. Main St., Stamford. Estimated cost: \$950,000. Filed Aug. 24.

Alpha Zeta Development,

Stamford, contractor for Lh-Np-Strat Delaware LLC. Repair and renovate house at 146 Mayapple Road, Stamford. Estimated cost: \$183,000. Filed

Assisi Remodeling LLC,

Stamford, contractor for 965 Hope LLC. Construct new single-family dwelling at-185 Courtland Ave., Stamford. stimated cost: \$680,000. led Aug. 8.

Assisi Remodeling LLC,

Stamford, contractor for 965 Hope LLC. Construct new single-family dwelling at 199 Courtland Ave., Stamford. Estimated cost: \$680,000. Filed Aug. 8.

Baker Properties Limited Partnership, Stamford,

contractor for Baker Properties Limited Partnership. Install illuminated channel letters for concrete sign only at 49 John St., Stamford. Estimated cost: \$60,000. Filed Aug. 30.

Blackwell Construction

Items appearing in the Westfair Business Journal's On The Record section are compiled from various sources, including public records made available to the media by federal, state and municipal agencies and the court system. While every effort is made to ensure the accuracy of this information, no liability is assumed for errors or omissions. In the case of legal action, the records cited are open to public scrutiny and should be inspected before any action is taken. Questions and comments regarding this section should be directed to:

Sebastian Flores Westfair Communications Inc. 4 Smith Ave., Suite 2 Mount Kisco, NY 10549 Phone: 914-694-3600

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill staircase on eighth-floor east area at 400 Atlantic St., Stamford. Estimated cost: \$30,000. Filed Aug. 25.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC Reduce sixth floor to core at 400 Atlantic St., Stamford. Estimated cost: \$50,000. Filed Aug. 15.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Reduce to core, demise common corridor and restore restroom at 400 Atlantic St., Stamford. Estimated cost: \$45,000. Filed Aug. 9.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLI Atlantic Stamford LLC. Demise common corridor and restore restroom at 400 Atlantic St., Stamford. Estimated cost: \$30,000. Filed Aug. 3.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill floor slab on fifth-floor east area at 400 Atlantic St., Stamford. Estimated cost: \$30,000. Filed Aug. 11.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill floor slab opening on sixthfloor west area at 400 Atlantic St., Stamford. Estimated cost: \$30,000. Filed Aug. 11.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill floor opening on seventh-floor east area at 400 Atlantic St., Stamford. Estimated cost: \$30,000. Filed Aug. 25.

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill floor opening on 10th-floor west area at 400 Atlantic St.. Stamford, Estimated cost: \$30,000. Filed Aug. 11

Blackwell Construction

LLC, Fairfield, contractor for 400 Atlantic Joint Venture LLC and SLJ Atlantic Stamford LLC. Fill floor slab on 11th-floor east area at 400 Atlantic St., Stamford, Estimated cost: \$30,000. Filed Aug. 11.

Residential

Aguirre, Javier, Norwalk, contractor for Karl E. Engert. Construct addition for one story at 5 Forbell Drive, Norwalk, Estimated cost: \$40,000. Filed July 31.

B and G Enterprise LLC,

New Haven, contractor for Nanos Athanasios & Penelope Nanos Family LLP. Install rectangular sign and awning at 79 Atlantic St., Stamford. Estimated cost: \$5,999. Filed Aug. 30.

Bandler, Rachel and Moshe **Cohen,** Stamford, contractor for Rachel Bandler and Moshe Cohen. Renovate porch to habitable space, including new windows and exterior door at 49 Kensington Road, Stamford. Estimated cost: \$20,000. Filed Aug. 9.

Barlow, Edward and Lisa Ann Barlow, Stamford, contractor for Edward Barlow. Legalize existing change to property at 22 Mill Stone Circle, Stamford. Estimated cost: \$125,000. Filed Aug. 15.

Beto Carpentry LLC,

Bridgeport, contractor for Steven Gordon and Flaine Alpert. Install a wheelchair lift on one floor at 42 Saddle Hill Road, Stamford. Estimated cost: \$19,999. Filed Aug. 23.

BMR Enterprises LLC, West Hartford, contractor for Lindsay R. and Julian Velez, Remove wood trim and stucco on front of house, install new insulation and vinyl siding on front only at 40 Cady St., Stamford. Estimated cost: \$10,550. Filed Aug. 4.

Boris Roofing, Norwalk, contractor for Jacques Sheddler. Remove roof at 69 Chestnut Hill Road, Stamford. Estimated cost: \$20,996. Filed Aug. 1.

Brash Restoration LLC,

Wolcott, contractor for Cecil and Nadene Reid, Reroof 14 Frisbie St., Stamford. Estimated cost: \$7,000. Filed Aug. 22.

Brian, J. Martin, Stamford, contractor for Adrian Garate and Cinthia Griot. Install a new generator at 53 Fox Hill Road, Stamford. Estimated cost: \$5,000. Filed Aug. 24.

Brown Roofing Company Inc., Seymour, contractor for John Bickley. Strip and reroof 7 Rockridge Lane, Stamford.

Estimated cost: \$13,766. Filed Aug. 24.

Brown Roofing Company

Inc. Sevmour, contractor for Richard and Linda C. Conti. Strip and reroof 188 Roxbury Road, Stamford. Estimated cost: \$21,984. Filed Aug. 7.

Burr Roofing Siding & Windows Inc., Stratford, contractor for Dionne Andrea Fraser and Maurice Redhead. Strip and reroof 139 High Line Trail, Stamford. Estimated cost: \$25,288. Filed Aug. 7.

Cappiello, John, Norwalk, contractor for Henry P. Bubel. Renovate single-family residence at 1 Broad St., Unit PH24C, Stamford. Estimated cost: \$60,000. Filed Aug. 7.

Cardillo, Andrew and Gina Aufiero, Stamford, contractor for Andrew Cardillo and Gina Aufiero. Legalize roof replacement at 147 Cedar Wood Road, Stamford. Estimated cost: \$19,200. Filed Aug. 2.

Carpentry Unlimited

Inc., Stamford, contractor for Robert E. and Elizabeth C. Kraus. Remodel existing dwellings and raise houses out of the flood zone at 95 Kenilworth Drive West, Stamford. Estimated cost: \$400,000. Filed Aug. 7.

Complete Solar Inc., San Ramon, California, contractor for Hoti Hairiz, Install roof-mounted solar panels at 89 Euclid Ave., Stamford. Estimated cost: \$74,725. Filed Aug. 21.

Cove Tent Company Inc.,

Stamford, contractor for Steven R. and Christine M. Green. Install tent on existing tennis court for a one-day event at 31 Boulder Road, Stamford. Estimated cost: \$11,499. Filed Aug. 23.

Daniele, Joseph M., and Maria Daniele, Stamford, contractor for Joseph M. and Maria Daniele. Replace exterior shingles and trim around doors and windows at 316 Haig Ave., Stamford. Estimated cost: \$13,000, Filed Aug. 21.

Diroma. Robert and Susan. Stamford, contractor for Robert and Susan Diroma. Renovate single-family residence at 15 Dorset Lane, Stamford. Estimated cost: \$20,000. Filed Aug. 9.

Elite Electrical

Contracting, East Windsor, contractor for Suyen Deras and Jaime Rivas. Install 28 solar panels on six roof arrays at 141 Bridge St., Stamford. Estimated cost: \$51,048. Filed Aug. 25.

Enlight.energy LLC, Austin, Texas, contractor for Terry and Darlene C. Angotto. Install roof-mounted solar panels at 67 Diamondcrest Lane, Stamford. Estimated cost: \$30,450. Filed Aug. 18.

Etemadfar, Akbar, Stamford, contractor for Akbar Etemadfar. Legalize stairs at 171 Dannell Drive, Stamford. Estimated cost: \$3,000. Filed Aug. 9.

Fav Construction LLC.

Stamford, contractor for Gauthier and Valerie A. Vincent, Construct addition to single-family dwelling at 76 Auldwood Road, Stamford. Estimated cost: \$250,000. Filed Aug. 23.

Fuehring, Herman H.

Franklin, New Jersey, contractor for Peter and Irene Kusulas. Replace siding at 75 Eagle Drive, Stamford. Estimated cost: \$52,000. Filed Aug. 1.

G.A. Castro Construction

LLC, Stamford, contractor for Myriam Maldonado and Myriam Cattani. Reroof 83 Judy Lane, Stamford. Estimated cost: \$19,976. Filed Aug. 28.

Garcia, Diego and Cindy,

Stamford, contractor for Warren F. Abad. Reroof 23 Chatfield St., Stamford. Estimated cost: \$8,000. Filed Aug. 18.

Gemelos Renovation & Maintenance LLC, New

Rochelle, New York, contractor for Bhati Raiiv and Soni Mona. Update single-family residence at 310 Oaklawn Ave., Stamford. Estimated cost: \$22,000. Filed Aug. 2.

Goodbody, Michael and Darcy A. Duval, Stamford, contractor for Michael Goodbody. Renovate single-family residence at 290 Soundview Ave., Stamford. Estimated cost: \$170,000. Filed Aug. 30.

Gunner LLC, Stamford, contractor for Stephen J. and Jamye L. Smegal. Reroof 6 Autumn Lane, Stamford. Estimated cost: \$13,280. Filed Aug. 2.

Gunner LLC. Stamford. contractor for Christopher A. Towne and Eileen V. Reroof 74 Snow Crystal Lane, Stamford. Estimated cost: \$14,200. Filed Aug. 18.

Orban III, Joseph P. and Kelly Orban. Norwalk. contractor for Joseph P. and Kelly Orban, Remove bearing wall on first floor at 100 Maywood Road, Norwalk. Estimated cost: \$20,000. Filed July 31.

Raymond Jr., Edward J.,

Norwalk, contractor for Joseph Raymond. Renovate existing kitchen at 80 Toilsome Ave... Norwalk. Estimated cost: \$35,000. Filed July 31.

Santa, John Mattew,

Norwalk, contractor for John Mattew Santa, Finish Basement at 134 F. Rocks Road, Norwalk, Estimated cost: \$37,000. Filed July 31.

COURT CASES

Bridgeport Superior Court

Curdgel, Robert Michael,

Orangeburg. Filed by Anthony Hinds, Bridgeport. Plaintiff's attorney: Robinson Mahoney PLLC, Fairfield. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damage and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6125867-S. Filed July 26.

Mitchell, Mykell, Norwalk. Filed by Josiane Petit-frere, Waltham, Massachusetts. Plaintiff's attorney: Dressler Strickland, Hartford. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damage and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6126159-S. Filed May 10.

Shufflebarger, Rachel, et al, Westborough, Massachusetts. Filed by Hyshema Barnes, Shelton. Plaintiff's attorney: Formica PC, New Haven. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damage and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6126024-S. Filed Aug. 2.

Danbury Superior Court

JBAB Automotive Group LLC. et al. Danbury. Filed by Alexis Canabush, Albany, New York. Plaintiff's attorney: Consumer Law Group LLC, Rocky Hill. Action: The plaintiff purchased a vehicle from the defendant. The vehicle had repairs and the defendant engaged in violations of the

Connecticut Unfair Trade Practices Act in connection with the transaction. The defendant attempted to make a claim under the service contract instead of performing the repairs under the applicable warranty. Plaintiff has suffered an ascertainable loss due to the defendant's violations of CUTPA, including, but not limited to loss of use of the vehicle while it was in the defendant's possession, plaintiff was charged for repairs paying for extra services she did not request or desire and paying more to register the vehicle than it $\text{cos}\bar{t}.$ The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6046221-S. Filed May 12.

Macancela, Yasmin,

Danbury. Filed by Stephanie McCullers, Danbury. Plaintiff's attorney: The Flood Law Firm LLC. Middletown, Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damage and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6046829-S. Filed July 13.

Old Dominion Insurance

Co., Jacksonville, Florida. Filed by Noemia Ferreira-marques, Danbury. Plaintiff's attorney: Ventura Law, Danbury. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damage and injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6046850-S. Filed July 17.

Robbins, Anne Catherine,

et al, New Milford. Filed by Ring's End, Inc., Darien. Plaintiff's attorney: John Power Regan, Stamford. Action: The plaintiff and defendant entered a stipulated judgment for property. To date the entire amount of the judgment debt remains outstanding. The plaintiff placed a judgment line securing the unpaid amount of the judgment debt. The defendant has failed to pay the plaintiff the sums due under the judgment debt. The plaintiff claims foreclosure. interest and monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6046496-S. Filed June 8.

T.P. Cycle and Engineering

Inc., et al, Danbury. Filed by Waterview Holdings LLC, Wichita, Kansas. Plaintiff's attorney: Day Pitney LLP, New Haven, Action: The plaintiff seeks to remedy long-running breaches of fiduciary duty and negligence by the defendant, the majority shareholder and officer and director of T.P. Cycle and Engineering. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6046727-S. Filed June 30.

Stamford Superior

Gemshelf Inc., Stamford. Filed by Salescode GMBH, Nuremberg, Germany. Plaintiff's attorney: Damon Barclay LLP, New Haven. Action: The plaintiff and defendant entered a contract. The defendant made, executed and delivered to plaintiff a recruitment service, EOR and fee agreement, pursuant to which defendant agreed to pay plaintiff. However, defendant defaulted under the Termination Agreement by failing to pay the indebtedness to plaintiff. As a result, the plaintiff suffered damages. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6062042-S. Filed June 29.

Instituto Marangoni Miami

LLC, et al. Filed by Alpine Advance 5 LLC, Middletown. Plaintiff's attorney: Gene Wurzel Rosen, Garden City, New Jersey. Action: The plaintiff and defendant entered a written contract providing that any litigation between them must be commenced and maintained in any court located in the County of Fairfield. The defendant agreed that in the event of its default under the contract, the full uncollected purchased amount plus all fees due under the contract would become immediately due and payable in full to plaintiff. The defendant breached the contract by defaulting on its representations and warranties to plaintiff under the contract and by preventing plaintiff from collecting the purchased amount The plaintiff seeks monetary damages more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6062142-S. Filed July 7.

One Stamford Plaza Owner

LLC, New York, New York. Filed by Roni Berson Weiner, East Haddam. Plaintiff's attorney: Charles Martin Arnold, New York. Action: The plaintiff was in the process of crossing the roadway at One Stamford Plaza. The defendant controls the premise when because of the negligence and carelessness of the deteriorated asphalt, she was caused to fall to the ground causing plaintiff to suffer personal injuries. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6062372-S. Filed July 21.

Patriot Bank N.A. Stamford. Filed by Wall Street Theater

Company, Inc., Norwalk. Plaintiff's attorney: Lerner Guarino & Foodman LLC, Westport. Action: The plaintiff engaged with the defendant to get loans, which the defendant allegedly knew the plaintiff did not have the capability to repay. As a result of the defendant's conduct, the plaintiff suffered damages thwarting its financial efforts. The plaintiff seeks monetary damages of more than \$15.000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6062173-S. Filed July 10. Rogan, Neal, et al, Westport.

Filed by Karen Alsup, New York. New York. Plaintiff's attorney: Anderson Kill PC. Stamford. Action: The plaintiff seeks compensatory and punitive damages because of the defendant's alleged legal malpractice, statutory thefts, violations of the Connecticut Unfair Trade Practices Act (CUTPA) and conversion of escrowed funds. which he transferred to himself through ONR accounts. Plaintiff executed a legal retainer agreement, which required plaintiff to pay an initial retainer fee. According to information and belief, the defendant used the initial retainer for his personal benefit prior to earning any portion of it. The plaintiff seeks monetary damages of more than \$15,000, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6062401-S. Filed July 24.

DEEDS

Commercial

102 Valley Road LLC, Cos Cob. Seller: Robert Rozmus and Robert Wyatt Rozmus, Greenwich. Property: Unit 23, Portalrock II Condominium, Cos Cob. Amount: \$1. Filed Aug. 21.

238 Glenbrook

LLC, Stamford. Seller: Sivasubramanian Mahadevan, Stamford. Property: 238 Glenbrook Road, Unit 32A, Stamford. Amount: \$300,000. Filed Aug. 15.

331 Reef Associates LLC,

Fairfield. Seller: Phoenix at Reef Road Corp., Ridgefield. Property: 335 Reef Road, Unit 7, Fairfield. Amount: \$1,295,000. Filed Aug. 29.

71 Strawberry LLC,

Stamford. Seller: Melissa Mosca, Stamford. Property: 71 Strawberry Hill Ave., Unit 920, Stamford. Amount: \$1. Filed Aug. 11.

78 Valley LLC, Old Greenwich. Seller: 78 Valley Road LLC, Cos Cob. Property: 78 Valley Road, Cos Cob. Amount: \$10. Filed Aug. 25.

Cavalcanti, Daniel Dutra and Lais da Rosa Groff. Bridgeport. Seller: 177 High Meadow Road LLC. Stamford. Property: 177 High Meadow Road, Fairfield. Amount: \$1,761,275. Filed Aug. 31.

Chatham Rock Island Incorporate, Norwalk. Seller: Amerigo Yachts LLC, Fort Lauderdale, Florida. Property: Stamford Harbor Lighthouse, Stamford. Amount: \$10. Filed Aug. 11.

FWPW Real Estate Fund Ltd.. Greenwich. Seller: Peter Ripp and Barbara Ripp.

Greenwich, Property: 11 Cobb Island Drive, Greenwich. Amount: \$5,400,000. Filed Aug. 22.

Golfview LLC, Greenwich. Seller: Carol R. Gilbride. Greenwich. Property: 160 Stanwich Road, Greenwich. Amount: \$1. Filed Aug. 22.

Integrity WPA 631 LLC,

Melville, New York. Seller: 468 West Putnam Corp., Greenwich. Property: 468 W. Putnam Ave... Greenwich. Amount: \$10. Filed Aug. 22.

J.E.D. Property Management LLC,

Stamford. Seller: Melissa Mosca, Stamford. Property: 91 Strawberry Hill Ave., Unit 1032. Stamford. Amount: \$1. Filed Aug. 11.

K&J Partnership, Fairfield. Seller: Ralph D. Forst and Benjamin John Forst, Bridgeport. Property: Unit 4-F-2. Southport Woods Condominium, Fairfield. Amount: \$550,000. Filed Aug.

Kurtaj, Viollca and Fadil Kurtaj, Stamford. Seller: 32 Burwood Avenue LLC, Old Greenwich, Property: 32 Burwood Ave., Stamford. Amount: \$900,000. Filed Aug. 17.

Leto Acquisition Group LLC, Stamford. Seller: Arnold Bernstein and Maria Rebecca Bernstein, Stamford. Property: 288 Shelter Rock Road, Stamford. Amount: \$1,075,000.

Pilvankar, Minu Ravindra and Rahul Slathia, Stamford. Seller: Fenway Residence LLC, Stamford. Property: 33 Fenway St., Unit 3, Stamford. Amount: \$819,000. Filed Aug. 11.

Filed August 11.

Povinelli. Anna Saras and Thomas Povinelli.

Greenwich. Seller: 18 Edgewater LLC, Old Greenwich. Property: 18 Edgewater Drive, Old Greenwich. Amount: \$3,800,000. Filed Aug. 22.

Purisic, Muharem and Diulka Purisic. Stamford. Seller: Stamford Property Partners LLC, Stamford. Property: 20 North St., Unit 12-2, Stamford. Amount: \$235,000. Filed Aug. 15.

Starr, Kim C. and Thomas **E. Shors,** Stamford. Seller: Fenway Residence LLC. Stamford. Property: 33 Fenway St., Unit 2, Stamford. Amount: \$819,000. Filed Aug. 16.

Residential

Alhadi, Ayad K., Greenwich. Seller: John Binnie, Isle of Palms, South Carolina. Property: 702 Steamboat Road, No.1, Greenwich. Amount: \$4,900,000. Filed Aug. 21.

Allen, Dean S. and Susan R. **Allen,** Old Greenwich. Seller: Willem Friso Van Reesema and Meaghan Nolan Van Reesema, West Palm Beach, Florida. Property: 2 Faiegreen Lane, Old Greenwich. Amount: \$3,617,000. Filed Aug. 24.

Ball, Ian and Courtney Bell, Darien. Seller: John Power and Molly Power, Stamford. Property: 85 Camp Ave., Unit 12L, Stamford. Amount: \$N/A. Filed Aug. 17.

Baum. David and Sande **Baum,** Stamford. Seller: Michael Bordes and Robyn Bordes, Stamford. Property: 4 Calder Bridge Drive, Unit 6, Stamford. Amount: \$1,750,000. Filed Aug. 18.

Capuano, Michelle and **Joann Capuano**, Stamford. Seller: 15 Berges Avenue LLC, Stamford. Property: 15 Berges Ave., Stamford. Amount: \$735,000. Filed Aug. 18.

Castro San Martin and **Jhanina H Urgiles,** East Hampton, New York, Seller: Clinton Stonacek and Kristen Stonacek, New Ipswich, New Hampshire. Property: 39 Glenbrook Road, Unit 4F, Stamford, Amount: \$260,000. Filed Aug. 16.

Coleman, Kimberly Anne and Derrik F. Woodbury,

Stamford. Seller: Bennett Nemser and Chloe Waldman, Wilton. Property: 46 Fernwood Drive. Stamford. Amount: \$1,062,500. Filed Aug. 14.

Cope, Jeff and Vanessa **Cope,** Stamford. Seller: James P. Mittenthal and Elyse M. Mittenthal, Stamford. Property: 183 Blackberry Drive, Stamford, Amount: \$10. Filed Aug. 18.

Cottini, Marc, West Harrison, New York. Seller: Robert W. McKeand and Judith Woeckener, Greenwich. Property: 29 Guildford Lane, Greenwich. Amount: \$1,000,000. Filed Aug. 21.

Crotty, Tara and Paul **Crotty,** Fairfield. Seller: Tara Crotty, Fairfield. Property: 140 Alden St., Fairfield. Amount: \$1. Filed Aug. 28.

D'Alessandro, Nina Joy and Nicholas Fitzgerald,

Briarcliff Manor, New York, Seller: Leonid Kremer and Eva Kremer, Stamford. Property: 1 Valley Road, Unit 204, Stamford. Amount: \$481,000. Filed Aug. 15.

Davis. Briana and Luke **Purser,** Fairfield. Seller: Gerald G. Menees and Linda G. Menees, Fairfield. Property: 736 Cascade Drive, Fairfield. Amount: \$830,000. Filed August 31.

Feinstein, Michael and Michelle Ozan, Stamford. Seller: Justin Furtado and Michelle Ferrara, Fairfield. Property: 108 Weeping Willow Lane, Fairfield. Amount: \$N/A. Filed Sept. 1.

Flanders, Anne K.,

Southport. Seller: Caroline S Sumner, Southport. Property: 450 Center St., Unit 8, Southport. Amount: \$10. Filed Sept. 1.

François, Rita, Stamford. Seller: Cristobal F. Galarza and Laura J. Galarza, Stamford, Property: 16 Claremont St. Stamford. Amount: \$547,000. Filed Aug. 16.

Fuzesi Jr., Stephen and Nancy S. Fuzesi, Greenwich. Seller: Stephen Fuzesi Jr. and Nancy S. Fuzesi, Greenwich. Property: 3 Castle Court, Greenwich. Amount: \$1. Filed Aug. 24.

Gherardi. Plinio and Annick Henner-Gherardi,

Fairfield, Seller: Frank W. Nemchek Jr. and Catherine W. Nemchek, Fairfield. Property: 42 Woodcrest Road, Fairfield. Amount: \$615,000. Filed Sept.

Grover, Shaun, Fairfield. Seller: Iill Riccio Wymer. Nashville, Tennessee, Property: 160 Fairfield Woods Road, 'nit 58, Fairfield. Amount: 305,000. Filed Aug. 31.

Hawes. Matthew and Morgan Hawes, Stamford. Seller: Sarah B. Bollman and Steven Abollman, Fairfield, Property: 236 Nepas Road, Fairfield. Amount: \$850,000. Filed Aug. 29.

Heredia, Andrew, Fairfield. Seller: Iman L Alam, Milford. Property: Lot 230, Map 145, Fairfield. Amount: \$409,000. Filed Aug. 28.

Hodes, Glenn Stuart and Jason Andrew Hallman,

Wilton, Seller: Matthew J. K. Hickman and Andrea F. Hickman, Cos Cob. Property: 7 River Road, Unit 304, Cos Cob. Amount: \$695,000. Filed Aug. 25.

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Sebastian Flores Westfair Communications Inc. 4 Smith Ave., Suite 2 Mount Kisco, NY 10549 Phone: 914-694-3600

Jones, Christopher,

Danbury. Seller: Kseniya Melnikova, Stamford. Property: 30 Elmcroft Road, Unit B2, Stamford. Amount: \$295,000. Filed Aug. 16.

Kaplan, Jason and Joanna **Trott**, Fairfield. Seller: Kathleen C. Maloney and James S. Maloney, Barrington, Rhode Island. Property: Lots 19-20, Map 800, Fairfield. Amount: \$672,000. Filed Aug. 31.

Karno, Raymond Frederick and Hillary Milenko Karno, Coronado, California. Seller: Daniel P. Pelletier and Mudita Bhargava, Greenwich. Property: 7 Castle Court, Greenwich. Amount: \$2,100,000. Filed Aug. 23.

Kozikowski, Kevin and Colleen Kozikowski, New York, New York. Seller: Nisha Chisena and Aaron Chisena, Stamford. Property: 60 Heritage Lane, Stamford. Amount: \$1,120,000. Filed Aug. 11.

Lavelanet, Nathalie, Salem, New York. Seller: Jill Alexandra Cosell, Stamford. Property: 154 Cold Spring Road, Unit 20, Stamford. Amount: \$280,000. Filed Aug. 15.

Leppla, Erika A., Fairfield. Seller: Patricia Genova, Fairfield. Property: 245 Unquowa Road, Unit 90, Fairfield. Amount: \$405,000. Filed Sept. 1.

Levine. Lawrence Scott and **Sheryl Levine**, Stamford. Seller: Bryan S. Pantages and Brittany Pantages, Stamford. Property: 49 Top Gallant Road, Unit 19, Stamford. Amount: \$729,000. Filed Aug. 14.

Li, Qingye and Haralabos Stafylakis, New York, New York. Seller: Mark R. Paciotti, West Chester, Pennsylvania. Property: Unit 5F, Edgewater Condominium, Stamford. Amount: \$295,500. Filed Aug.

Lipton, Matthew and Emily **Elsden**, Stamford. Seller: Brian Steinhauer and Elizabeth Steinhauer, Fairfield. Property: 275 Stillson Road, Fairfield. Amount: \$940,000. Filed Aug. Llleshi, Brunilda, Stamford. Seller: Louis A. Cutrone, Milford. Property: 39 Glenbrook Road, Unit 2F, Stamford. Amount: \$260,000. Filed Aug. 10.

Malone. Mary Anne. Greenwich, Seller: Thomas Malone, Greenwich. Property: 351 Perberwick Road, Unit 818, Greenwich. Amount: \$N/A. Filed

Aug. 24.

Marullo, Ross Genaro and Marilyn Marullo. Cos Cob. Seller: Ross Genaro Marullo. Cos Cob. Property: 30 Cos Cob Ave., Cos Cob. Amount: \$1. Filed Aug. 21.

Melvin, John and Mary Melvin, Greenwich. Seller: Julian Markby and Kathy H. Markby, Greenwich. Property: 633 Steamhoat Road, Unit 2, Greenwich. Amount: \$2,920,000. Filed Aug. 23.

Mosca, Melissa, Stamford. Seller: Melissa D. Mosca, Stamford, Property: 85 Camp Ave., Unit 8A, Stamford. Amount: \$1. Filed Aug. 11.

Nizlek, Robert A.,

Greenwich. Seller: 1549 East Putnam Avenue LLC, Greenwich. Property: 1549 E. Putnam Ave., Greenwich, Amount: \$677.250. Filed Aug. 25.

Ochs, Jason, Stamford. Seller: Diana Fallone, Stamford. Property: 118 Grove St., Unit 19, Stamford. Amount: \$435,000. Filed Aug. 15.

Orozco, Juan L., Port Chester, New York. Seller: Nathaniel J. Beckles and Linda M. Beckles, Stamford. Property: 13 Ferris Ave., Stamford. Amount: \$650,000. Filed Aug.

Pesantez, Kaithleen and Nitin Saini, Stamford. Seller: Danuta Krysicki, Stamford. Property: 54 Hope St., Unit P, Stamford. Amount: \$448,000. Filed Aug. 15.

Polanco. Alexis and Jennifer Polanco, Bronx, New York, Seller: Ofelia Garzon. Stamford. Property: 13 Radio Place, Unit 13, Stamford. Amount: \$450,000. Filed Aug.

Prihoda. Monica. Greenwich. Seller: Jeffrey S. Howard. Greenwich. Property: 2 Whiffle Tree Way, Riverside, Amount: \$720,800. Filed Aug. 23.

Rodrigues, Lucas and Tiffany Santos Ferreira, Stamford. Seller: Graciela Lopez, Darien. Property: 73 Lincoln Ave., Stamford. Amount:

\$390,000. Filed Aug. 15.

Rooney, Eileen M. and Louis Ceci, Greenwich. Seller: Eileen M. Rooney, Greenwich. Property: 1415 King St., Greenwich. Amount: \$1. Filed Aug. 23.

Royal, Guy, Fairfield. Seller: Mian Xu, Fairfield. Property: 4023 Park Ave., Unit 4, Fairfield. Amount: \$405,000. Filed Aug. 29.

Shakya, Riki and Tenzin **Choedon,** Stamford. Seller: Patricia P. Eng. Stamford. Property: 117 Coolidge Ave. Stamford. Amount: \$655,000. Filed Aug. 14.

Skodnick, Joel and Mary Aarthun, Rye, New York. Seller: Sarita Lawrence, Stamford. Property: 217 Bridge St., Unit F4, Stamford. Amount: \$465,000. Filed Aug. 15.

Sonnenberg, David and Noah Cooper Sonnenberg, Greenwich. Seller: David Sonnenberg, Greenwich. Property: 34 Field Point Circle, Greenwich. Amount: \$N/A. Filed Aug. 23.

Stroeh, Detlef, Stamford. Seller: Hajrudin Ira Dragovic and Hava Dragovic, Stamford. Property: 912 Rock Rimmon Road, Stamford. Amount: \$1,497,500. Filed Aug. 10.

Theunissen, Josephus H. and Theodora M. Van Boven, Rye, New York. Seller: John Chin So Kim and Un Ran Kim, Stamford. Property: 28 Briar Woods Trail, Stamford. Amount: \$1,000,000. Filed Aug. 16.

Tombline, Adele and Russell Tombline, Stamford. Seller: Jeffrey H. Holman and Elizabeth W. Holm, Greenville, South Carolina. Property: 1333 Rock Rimmon Road, Stamford. Amount: \$875,000. Filed Aug.

Voleti, Pramod B. and Smitha R. Voleti, Rye, New York. Seller: Anthony McGinn and Lisa McGinn, Greenwich. Property: 4 Blanchard Road, Greenwich. Amount: 2,612,500. Filed Aug. 25.

Webber, Mary A. F., Fairfield. Seller: Louise N Kranyik, Fairfield. Property: 687 Burroughs Road, Fairfield. Amount: \$545,000. Filed Aug.

Wu. James Chachu and Jennifer Hanna Kim. New York, New York, Seller: Ronald Eric Kehle and Ann Kehle, Old Greenwich. Property: 12 Manor Road, Old Greenwich. Amount: \$2,020,000. Filed Aug. 23.

Yeung, Mei, Fairfield. Seller: Laurence Shire, Fairfield. Property: 136 Crane St. Fairfield. Amount: \$360,000. Filed Sept. 1.

Yuan, Meng and Xiao **Fan.** Stamford, Seller: Pavan Tummala and Bhargavi Tummala, Robbinsville, New Jersey. Property: 970 Hope St., Unit 4C, Stamford. Amount: \$360,000. Filed Aug. 16.

MORTGAGES

Ackles, Jensen Ross and Elta Danneel Ackles, Austin, Texas, by Kirsten F. Bavosa. Lender: JPMorgan Chase Bank NA. 2500 Westfield Drive, First and second floors, Elgin, Illinois. Property: 1143 Sasco Hill Road, Fairfield. Amount: \$6,562,500. Filed July 26.

Brugo, Dwight Robert, Cos Cob, by Kathryn L. Braun.

Lender: IPMorgan Chase Bank NA, 1111 Polaris Pkwy. Columbus, Ohio. Property: 629 River Road, Cos Cob. Amount: \$350,000. Filed July 26.

Butala, Steve P. and Danice A. Kuruvilla. Fairfield. by Maureen McCormack Lender: Chelsea Groton Bank, 904 Poquonnock Road, Groton. Property: 291 Colony St., Fairfield. Amount: \$703,000. Filed July 24.

Carr. Adam and Heather Carr. Greenwich, by Vicki K. Johnson. Lender: The Federal Savings Bank, 4120 W. Diversey Ave., Suite C501 Chicago, Illinois. Property: 76 Cherry Valley Road, Greenwich. Amount: \$1,720,000. Filed July 27.

Chamberlain. Danielle and **Robert Chamberlain, East** Boston, Massachusetts, by Jonathan T. Hoffman. Lender: T2 Financial LLC, 480 Olde Worthington Road, Suite 300, Westerville Ohio. Property: 1717 Jennings Road, Fairfield. Amount: \$788,000. Filed July 26.

Chartier, Brian and Aimee **Chartier,** Fairfield, by Gina Marie Davila. Lender: Citizens Bank NA. 1 Citizens Plaza. Providence, Rhode Island, Property: 197 Mayfair Road. Fairfield. Amount: \$127,300. Filed July 27.

Cohen, Hila and Vladislav **Teplitsky**, Oakland, California, by Cora L. Latchison, Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri, Property: 11 Revonah Circle South, Stamford. Amount: \$1,072,160. Filed Aug. 4.

Colino, Kleber, Stamford, by Francisco Alberto Cabreia Pena, Lender: Citizens Bank NA. 1 Citizens Plaza, Providence. Rhode Island, Property: 36 Barclay Drive, Stamford. Amount: \$186,800. Filed July

Connolly, Megan, New Smyrna Beach, Florida, by Emily D. Wilson. Lender: New American Funding LLC, 14511 Myford Road, Suite 100, Tustin, California. Property: 1470 Stratfield Road, Fairfield. Amount: \$503,500. Filed July

Contreras, Janette L. and Jaime G. Contreras, Greenwich, by Emanuele A. Mangiafico. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan, Property: 7 Pepper Ridge Road, Stamford, Amount: \$536,000. Filed Aug. 4.

D'Elia, Nicholas and Anthony D'Elia, Stamford, by Joseph J. Capalba II. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 78 Stanton Drive, Stamford. Amount: \$432,000. Filed Aug.

DiComo, Andrew C. and Sidney M. Dealmo, New York, New York, by Sebastiano Tornatore, Lender: Guaranteed Rate Inc., 3940N Ravenswood Ave., Chicago, Illinois. Property: 320 Old Oaks Road, Fairfield. Amount: \$726,000. Filed July

Fernandez, Raimundo A. and Suely Vinolas Fernandez, Greenwich, by Carolyn Cruz. Lender: Discover Bank, 502 E. Market St., Greenwood, Delaware. Property: 73 Florence Road, Riverside. Amount: \$140,000. Filed July 25.

Field Point Road Holdings LLC, Kent County, Delaware,

by Jeremy E. Kaye. Lender:
JPMorgan Chase Bank NA,
2500 Westfield Drive, First
and second floors, Elgin, Illinois.
Property: 528 Field Point
Road, Greenwich. Amount:
\$5,000,000. Filed July 25.

Fogarty, David, Greenwich, by Maggie Yang. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 5 Old Club House Road, Old Greenwich. Amount: \$500,000. Filed July 24.

Fraioli, Carlo, Stamford, by Harvey Melzer. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 71 Rippowam Road, Stamford. Amount: \$422,000. Filed July 31.

Gill, Namrata, Stamford, by Louis J. Colangelo Jr. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 94 Three Lakes Drive, Stamford. Amount: \$529,600. Filed July 31

Gress, Dr. Gladys F.,

Fairfield, by Joe H. Lawson. Lender: Loandepot.com LLC, 6561 Irvine Center Drive, Irvine, California. Property: 128 Mariners Way, Fairfield. Amount: \$421,000. Filed July 27.

Gschwind, Douglas J. and Cecilia P. Gschwind,

Harrison, New York, by Frances Sena. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 32 Orchard Hill Lane, Greenwich. Amount: \$2,750,000. Filed July 28.

Hannon, Kyle and Yu Bai, New York, New York, by Stephen J. Schelz. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 8 Windell Place, No.3, Stamford. Amount: \$293,600. Filed Aug. 3. Holm, Klas SD and Christine H. Holm, Old Greenwich, by Karen Adelsberg. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 3 Cove Road, Old Greenwich. Amount: \$916,308. Filed July 27.

James, Robert R. and Jennifer J. James, Greenwich, by Pamela L. Daly.

Greenwich, by Pamela L. Daly. Lender: JPMorgan Chase Bank NA, 111 Pine St., San Francisco, California. Property: 421 Stanwich Road, Greenwich. Amount: \$1,000,000. Filed July 26.

Jarvis II, William Edward and Jennifer D. Jarvis, Greenwich, by John Sponheimer. Lender: Wells Fargo Bank NA, 101 N. Phillips Ave., Sioux Falls, South Dakota. Property: 53 Hillside Road, Greenwich.

Amount: \$2,827,565. Filed

July 24.

Koonin, Steven E. and Laurie A. Koonin, Cold Spring, New York, by Charles P. Abate. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 81 Hirsch Road, Stamford. Amount: \$400,000. Filed Aug. 2.

Kulesa, Nancy A., Fairfield, by W. Glenn Major. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 954 Fairfield Beach Road, Fairfield. Amount: \$1,785,000. Filed July 24.

Lalvay Heras, Fredy F. and Blanca E. Guardado

Herrera, Bronx, New York, by Jonathan T. Hoffman. Lender: First National Bank of America, 241 E. Saginaw St., East Lansing, Michigan. Property: 5 Van Buren Circle, Stamford. Amount: \$504,000. Filed July

Mehra, Nishant and Elizabeth Ayerle, Greenwich, by Brendan G. Maloney. Lender: Mortgage Country LLC, 725 Skippack Pike, Suite 340A, Blue Bell, Pennsylvania. Property: 773 Fairfield Woods Road, Fairfield. Amount: \$900,000. Filed July 25.

Mendez, John and Katelyn Mendez, Fairfield, by Peter Ambrose. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 73 Sawyer Road, Fairfield. Amount: \$532,000. Filed July

Mullen, James F. and Ellen A. Mullen, Fairfield, by Danielle Figueroa. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 92 Flower House Drive, Fairfield. Amount: \$125,000. Filed July 25.

Napolitani, Frank Lewis, Glen Ridge, New Jersey, by Cheryl A. Cannas. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 115 Smedley Road, Fairfield. Amount: \$948,000. Filed July

Nayak, Naren and Anitha N. Nayak, Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 154 Pepper Ridge Road, Unit 3, Stamford. Amount: \$200,000. Filed Aug. 1.

Overstrom, Nathan A and Stefanie L Overstrom,

Stefanie L Overstrom,
Stamford, by Matthew Taylor
Recalde. Lender: Bank of
America NA, 100 N. Tryon
St., Charlotte, North Carolina.
Property: 69 Rachelle Ave.,
Stamford. Amount: \$45,000.
Filed Aug. 2.

Parapimon, Teevara Vesta, Wilton, by Sharon M. Jones. Lender: Fairway Independent Mortgage Corp., 4201 Marsh Lane, Carrollton, Texas. Property: 11 Prince St., Fairfield. Amount: \$522,500. Filed July 27.

Park, Songkyu and Caron Han Park, Greenwich, by Annemarie F. Stern. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 210 Weaver St., Greenwich. Amount: \$200,000. Filed July 27. Pason, Rosemary, Stamford, by Francisco Alberto Cabreja Pena. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 668 Glenbrook Road, Stamford. Amount: \$50,000. Filed Aug. 2.

Pecherski, Dorota and Jordan Michael Kaplan, Stamford, by Christopher H. McCormick. Lender: United Wholesale Mortgage LLC, 585 S. Boulevard East, Pontiac, Michigan. Property: 23 Brighton Place, Stamford. Amount: \$464,998. Filed Aug. 1.

Roseman, Peter and Wai Mei Roseman, Stamford, by Elizabeth Carmen Castillo. Lender: Webster Bank NA, 1959 Summer St., Stamford. Property: 60 Quaker Ridge Road, Stamford. Amount: \$100,000. Filed Aug. 3.

Safar, Elliot and Erica Safar, Stamford, by Robert E. Murray Jr. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 8 Mitzi Road, Stamford. Amount: \$1,000,000. Filed Aug. 1.

Santiago, Jesse and Kara Santiago, Stamford, by Jonathan T. Hoffman. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 858 Mill Plain Road, Fairfield. Amount: \$702,000. Filed July 26.

Satlow, Daniel J. and Sara P. Nuland, Fairfield, by Gina Marie Davila. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 43 Turney Road, Fairfield. Amount: \$200,000. Filed July 26.

Seifer, Wesley, Greenwich, by David. A. Tiago Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 1 Clover Place, Greenwich. Amount: \$100,000. Filed July 25.

Sepulveda Jr., Alfred and Audrey A. Sepulveda, Stamford, by Shetal Nitin Malkan. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 612 Hope St., B, Stamford. Amount: \$185,000. Filed Aug. 1.

Sharma, Ravil and Kirsten Sharma, Greenwich, by David A. Tiago. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 15 Greenbriar Lane, Greenwich. Amount: \$200,000. Filed July 24.

Stein, Hayley A. and Gary M. Stein, Stamford, by N/A. Lender: First Horizon Bank, 165 Madison Ave., Menphis, Tennessee. Property: 340 Webbs Hill Road, Stamford. Amount: \$787,500. Filed Aug.

Tackman, Mary and Robert Tackman, Fairfield, by Scott Rogalski. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 2356 Redding Road, Fairfield. Amount: \$500,000. Filed July 24.

Thunga, Prasanthi, Fairfield, by Myrna McNeil. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 41 Francis St., Fairfield. Amount: \$180,000. Filed July 25.

Vanyo, Rebecca and Bruce Gordon Vanyo, Greenwich, by Karen Adelsberg. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 233 Overlook Drive, Greenwich. Amount: \$750,000. Filed July 26.

Wesley, Ryan and Lindsay Wesley, Greenwich, by Joel M. Kaye. Lender: JPMorgan Chase Bank NA, 1111 Polaris Pkwy., Columbus, Ohio. Property: 48 Crofts Lane, Stamford. Amount: \$1,000,000. Filed Aug. 2.

Williams, Francine and Allen Williams,

Greenwich, by David Á. Tiago. Lender: Citizens Bank NA, 1 Citizens Plaza, Providence, Rhode Island. Property: 122 Greenwich Hills Drive, Greenwich. Amount: \$250,000. Filed July 28.

Winter-Barker, Emma M. and Samuel Winter-Barker, New York, New York, by James B. Dougherty. Lender: Citibank NA, 1000 Technology Drive, O'Fallon, Missouri. Property: 93 Shore Road, Old Greenwich. Amount: \$1,800,000. Filed July 28.

Wiseman, Adam and Angela Wiseman, Stamford, by Charles P. Abate. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 7 Fox Glen Drive, Stamford. Amount: \$1,351,800. Filed Aug. 4.

Zaccardo, Brandon and Lily Zaccardo, Stamford, by Robert E. Murray Jr. Lender: William Raveis Mortgage LLC, 7 Trap Falls Road, Shelton. Property: 20 Heritage Lane, Stamford. Amount: \$920,000. Filed Aug. 4.

NEW BUSINESSES

A and E Painting Services, 23 Charles St., Apt.1, Norwalk 06855, c/o Edi A Orellana Conohui. Filed Aug. 1.

Aquarius Power Washing, 116 Willowbrook Ave., Apt. 1, Stamford 06902, c/o Aquarius Power Washing LLC. Filed Aug. 28.

Bossanova, 57 Stillwater Ave., No. 402, Stamford 06902, c/o Fabio Orselli. Filed Aug. 15.

Buzzworthy Garden Designs, 57 Briar Brae Road, Stamford 06903, c/o Chandra Dunitz. Filed Aug. 25.

Energy Source Group, 263 Tresser Blvd., 16th floor, Suite 1620, Stamford 06901, c/o Patrick Doehner. Filed Aug. 22.

Health of Humanity, 317 West Ave., No. 113197, Stamford 06902, c/o Sante Imanite Inc. Filed Aug. 24.

Leo's Café, 1063 Hope St., Stamford 06907, c/o Leo's Café Inc. Filed Aug. 17.

Mallozzi, John, 60 Spring Hill Lane North, Stamford 06903, c/o John Mallozzi. Filed Aug. 22.

Mandi Auto Body, 36 Magee Ave., Stamford 06902, c/o Aj Mandi & Son Inc. Filed Aug. 25. Mario's Landscaping LLC, 12 Garfield St., Norwalk 06854, c/o Mario Giovanni Murcia Torres. Filed Aug. 1.

Person To Person, 425 Fairfield Ave., Stamford 06902, c/o Nancy Coughlin. Filed Aug. 24

Racerpak, 73 Albin Road, Stamford 06902, c/o Racerpak LLC. Filed Aug. 25.

S&Smoya Transport, 27 Mariners Lane, 2, Stamford 06902, c/o Danilo Moya. Filed Aug. 24.

Speedy's Food Truck 2, 64 Adams Ave., Stamford 06902, c/o Fernando Marroqin-Arana. Filed Aug. 23.

The Buchanan's Co., 175 Greenwich St., New York, New York 10007, c/o Diageo Americas Supply Inc. Filed Aug. 16

The Soul of Ayiti, 101 Connecticut Ave., Stamford 06902, c/o Naika Maignan. Filed Aug. 22.

Tomo Real Estate, 220 Atlantic St., Fifth floor, Stamford 06902, c/o Carey Armstrong. Filed Aug. 23.

Tony and Skinny Barber, 50 Hamilton Ave., Stamford 06902, c/o Tony and Skinni Barber LLC. Filed Aug. 23.

V. Rosoga Contractors, 317 West Ave., No.113197, Stamford 06902, c/o Vladimir Rosoga. Filed Aug. 23.

Notice of Formation of MAXIMUM CARE HOLDING LLC. Arts. of Org. filed with Secy. of State of NY (SSNY) on 07/06/2023. Office location: Westchester County. Princ. Office of LLC: c/o Khalid Sahar 299 E. Third St., Mt. Vernon NY 10553. SSNY designated as agent of LLC upon whom process against it may be served. SSNY shall mail process to the LLC at the address of its principle office. Purpose: Any lawful activity. #63446

Notice of Formation of THE UPPERROOM COMMUNITY, LLC Art. Of Org. filed with SSNY on 04/30/2023. Office: Westchester Cty. SSNY designated. as agent of the LLC upon whom process against it may be served. SSNY shall mail copy of process to the LLC, 91 Laurel place, New Rochelle, NY 10801. Purpose: any lawful purpose. #63463

Notice of Formation of RAM COMPANIES USA, LLC Art. Of Org. filed with SSNY on 8/10/23. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to the LLC, 8300 Norman Center Drive, Suite 1000 Minneapolis, MN 55437. #63464

VGWHIMSY.ART LLC.
Filed with SSNY on
08/25/2023. Office:
Dutchess County. SSNY
designated as agent for
process & shall mail to: PO
Box 777, Larchmont, NY
10538 0777. Purpose: any
lawful. #63465

EFB REALTY LLC Filed 8/14/23 Office: Westchester Co. SSNY designated as agent for process & shall mail to: 254 Center Ave, Mamaroneck, NY 10543 Purpose: all lawful #63466

Notice of Formation

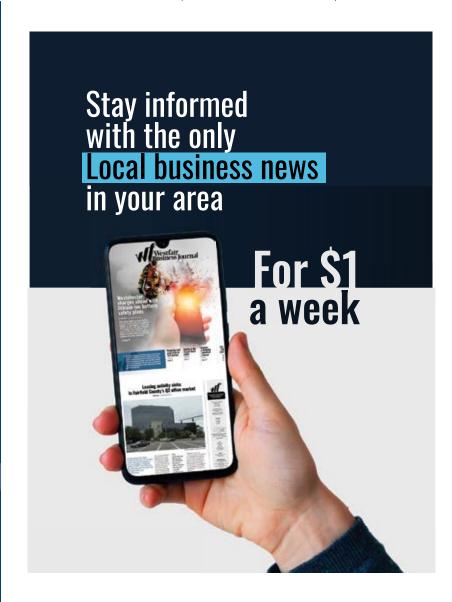
of SVA JR LLC Art. Of Org. filed with SSNY on 8/14/23. Offc. Loc.: Westchester Co. SSNY desig. as agent of the LCC upon whom process against it may be served. SSNY shall mail a copy of process to the LLC, c/o Rocket Corporate Services Inc., 2804 Gateway Oaks Dr. #100, Sacramento, CA 95833, Attn: Franecs Severe. Purpose: any lawful purpose. #63468 Notice of Formation of MWilliamsVoiceovers, LLC. Art. Of Org. filed with SSNY on 7/20/23. Office location: Westchester County. SSNY designated as agent of the LLC upon whom process against it may be served. SSNY shall mail process to Mary Williams, 10 Hemlock Circle, Peekskill, New York 10566. Purpose: any lawful purpose. #63469

Notice of formation of Limited Liability Company. Name: Connecticut Street Hospitality Group LLC (LLC). Articles of Organization filed with the Secretary of State of the State of New York (iSSNYi) on August 3, 2020. NY office location: Westchester County. The SSNY has been designated as agent of the LLC upon whom process against it may be served. The SSNY shall mail a copy of any process to Connecticut Street Hospitality Group LLC, 31 Garden Avenue, Bronxville, NY 10708. Purpose/character of LLC is to engage in any lawful act or activity. #63470

LH Sports and Wellness
L.L.C filed with SSNY
on 09/12/2023. Loc.
Westchester County. Secy.
Is State designated as
agent upon which process
may be served. Secy. Of
State may mail a copy
of any process against it
served upon him/her to:
50 Dekalb ave Unit N6,
White Plains, NY 10605.
#63471

Notice of Formation of Amelia Rose Pilates LLC. Arts. of Org. filed with SSNY on 06/29/2023. Office location: Westchester County. SSNY designated as agent of LLC upon whom process may be served. SSNY shall mail process to: 42 Hamilton Place, Tarrytown, NY 10591. Purpose: any lawful purpose. #63472

Beth Freeman MD,
PLLC, Arts of Org. filed
with Sec. of State of NY
(SSNY) 7/26/2023. Cty:
Westchester. SSNY desig.
as agent upon whom
process against may
be served & shall mail
process to 23 Quaker
Ln., West Harrison, NY
10604. Purpose: Medicine
#63473



Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, October 26, 2023 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Bids may also be submitted via the internet using www.bidx.com. A certified cashier's check payable to the NYSDOT for the sum specified in the proposal or a bid bond, form CONR 391, representing 5% of the bid total, must accompany each bid. NYSDOT reserves the right to reject any or all bids.

Electronic documents and Amendments are posted to www.dot.ny.gov/doing-business/op-portunities/const-notices. The Contractor is responsible for ensuring that all Amendments are incorporated into its bid. To receive notification of Amendments via e-mail you must submit a request to be placed on the Planholders List at www.dot.ny.gov/doing-business/opportunities/const-planholder. Amendments may have been issued prior to your placement on the Planholders list.

NYS Finance Law restricts communication with NYSDOT on procurements and contact can only be made with designated persons. Contact with non-designated persons or other involved Agencies will be considered a serious matter and may result in disqualification. Contact Robert Kitchen (518)457-2124.

Contracts with 0% Goals are generally single operation contracts, where subcontracting is not expected, and may present direct bidding opportunities for Small Business Firms, including, but not limited to D/M/WBE's and SDVOBs.

The New York State Department of Transportation, in accordance with the Title VI of the Civil Rights Act of 1964, 78 Stat. 252, 42 U.S.C. 2000d to 2000d-4 and Title 49, Code of Federal Regulations, Department of Transportation, Subtitle A, Office the Secretary, Part 21, Nondiscrimination in Federally-assisted programs of the Department of Transportation and Title 23 Code of Federal Regulations, Part 200, Title IV Program and Related Statutes, as amended, issued pursuant to such Act, hereby notifies all who respond to a written Department solicitation, request for proposal or invitation for bid that it will affirmatively ensure that in any contract entered into pursuant to this advertisement, disadvantaged business enterprises will be afforded full opportunity to submit bids in response to this invitation and will not be discriminated against on the grounds of race, color, national origin, sex, age, disability/handicap and income status in consideration for an award

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting. Region 08: New York State Department of Transportation

4 Burnett Blvd., Poughkeepsie, NY, 12603

D265100, PIN 803403, Westchester Co., PAVEMENT REHABILITATION, NY RTE 128, Town of North Castle., Bid Deposit: 5% of Bid (~ \$75,000.00), Goals: MBE: 7.00%, WBE: 10.00%, SDVOB: 6.00%