

Westfair Business Journal

Updated CPA exam encourages specialization

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

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▶ Xerox to drop 15% of workforce

Norwalk-headquartered Xerox Holdings Corp. announced it is laying off 15% of its workforce.

In a press statement titled “Xerox Reinvention and Operating Model Evolution,” the company detailed a new “organizational structure” that highlighted its business missions, a new executive leadership team while slipping in mention of its job cuts in the last paragraph of the announcement.

“By implementing this new operating model, the company will take action this quarter, targeting a 15 percent workforce reduction,” said

the company’s statement. “Proposed reductions will be subject to formal consultation with local works councils and employee representative bodies where applicable. Xerox is committed to providing transition support for affected employees.”

Xerox offered no clue on how many people would be impacted by the layoffs or when it would begin to shed jobs. CNBC reported that Xerox employed about 20,500 people as of Dec. 31, 2022, which would translate into job terminations for about 3,075 employees.

▶ European supermarket chain drops PepsiCo products

A leading European supermarket chain has dropped several PepsiCo brands, accusing the Purchase-headquartered company of raising product prices too high.

The Wall Street Journal reported that Carrefour will stop selling PepsiCo’s products at its supermarkets in France, Spain, Italy and Belgium. The impacted brands include the snack lines Lay’s, Doritos and Benenuts, Lipton teas, Alvalle gazpacho, Quaker food products and the soft drinks Pepsi and 7 Up – the 7 Up brand is owned by Keurig Dr



Pepper and sold internationally by PepsiCo.

A Carrefour spokesman said the company will put signage in its stores to explain the absence of the popular products. The Carrefour stores removing the products represent 0.25% of PepsiCo’s global revenue.

A PepsiCo spokesperson said the company was “in discussion with Carrefour for many months and we will continue to engage in good faith in order to try to ensure that our products are available.”



▶ Bobbleheads of UConn mascots available

The University of Connecticut’s canine mascot, the husky Jonathan XV, and his predecessor Jonathan XIV are the subjects of new bobbleheads are now available for pre-order.

The officially licensed bobbleheads are being produced by the National Bobblehead Hall of Fame and Museum. The bobblehead versions of the two Jonathans stand on a UConn Huskies logo-shaped base bearing their names, and both bobbleheads feature their ocean-blue eyes and facial markings that mirror the Husky logo.

The bobbleheads are \$30 each plus an \$8 flat-rate shipping charge per order. Each bobblehead is individually numbered to only 2,024, and the products are sold online and are expected to ship in April. https://store.bobbleheadhall.com/search?q=-jonathan*+2%2C024&view=ls&type=product

“We’re excited to be releasing the first bobbleheads of Jonathan XIV and XV in conjunction with National Bobblehead Day,” National Bobblehead Hall of Fame and Museum co-founder and CEO Phil Sklar said. “We know how passionate UConn fans are about their school and bobbleheads, so we expect these bobbleheads to be extremely popular.”



▶ Brewster industrial property sells for \$18.5 million

The industrial property 18-19 Fields Lane in Brewster has been sold for \$18.5 million.

The property is located near Exit 8 off I-1684 and consists of two newly constructed warehouse steel-frame buildings of 9,900 and 90,000 square

feet on approximately 15 acres.

John Ravetto of Houlihan Lawrence Commercial represented the seller, Alfredo Site Development Co. The undisclosed buyer was represented by Stan Putko of Orenda Estates LLC.



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MAIN OFFICE TELEPHONE
914-694-3600
OFFICE FAX
914-694-3699

EDITORIAL EMAIL
pkatz@westfairinc.com
(Westchester news)
phall@westfairinc.com
(Fairfield County news)

WRITE TO
4 Smith Ave., Suite 2
Mount Kisco, NY 10549

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In the Spotlight: Chris Raveis, president of William Raveis Real Estate

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

“Real estate's a business about trust and relationships.”

William Raveis Real Estate had humble beginnings as a small operation in 1974 based out of a one-room office over a Fairfield grocery store. Today, the award-winning family-owned real estate business has a presence across the Northeast and expanded into other locations across the country and overseas.

The Shelton-based brokerage closed out 2023 with three acquisition deals involving Molisse Realty Group out of Boston, Jones Group Realtors in Western Massachusetts and Carolina Realty Group serving South Carolina. Chris Raveis, the son of founder William Raveis and the company's co-owner and president, declined to say if more acquisitions were in the pipeline.

“As a company for 50

years we've been in a growth mindset,” Raveis said. “Since we started the business, we've always been focused on growth. The acquisition market was not strong over the past few years

when the real estate market was really soaring along, whereas now we see opportunities, a lot more than we had over the past five years. We expect to continue that trend. We find there is a lot of great small companies that are now open to discussing that where they weren't before.”

As for the state of real estate market, Raveis was concerned if the current demand for affordable housing could be met.

“You have a lot of talk around it,” Raveis said. “In Connecticut, certainly Gov. Lamont has prompted government aid to address the affordable housing crisis and there have been some signs of that happening. At the Connecticut Department of Housing, they announced \$23.2 million, I believe, to fund hundreds of affordable housing apartments. I know there was a 69-unit development in Norwalk that received \$6 million in state funding. It's not being addressed and solved at the pace that it needs to in order to fix it anytime soon.”

He also noted that it was not a

problem confined to Fairfield and Westchester counties.

“It's fairly consistent across the country, the general national headlines that everybody has seen regarding low inventory, rising prices and strong demand,” he continued. “The issue has been that there are a lot of homeowners who have locked in extremely low mortgage rates in the 2% to 3% range. When the mortgage rates went higher this past year it created a lot less of an incentive to go and find a new house. As the rates come down the demand will start to loosen up, which we're seeing signs of already. There have been people that have decided to stay on the sidelines and not go ahead and purchase that new home, but life always moves forward, people have to continue with their plans. There's only so long that they can stall.”

Raveis saw a similar pattern emerging in terms of realtors themselves, where young people entering the profession are starting with certain disadvantages compared to senior agents who feel compelled to stay in their current positions.

“Real estate's a business about trust and relationships,” he said. “The tough part for young people is that they just have not had the opportunity to build those long-term strong relationships with their clients who still trust them to sell that.”

Young people have a valuable edge in technology however, Raveis noted,

creating valuable opportunities for mentor/mentee relationships that leverage the advantages of both experience and youth.

He expected those bonds, and Realtors in general, to also weather challenges in the form of lawsuits along the lines of the \$1.8 billion rulings against the National Association of Realtors (NAR) out of Missouri. That lawsuit resulted in a verdict finding NAR, Keller Williams Realty, and HomeServices of America had conspired to keep commissions high. The defendants have all indicated that they plan to appeal, arguing that the fees involved with commissions were always negotiable, even if rarely negotiated.

“There have been no laws, no judgment on this, and it's going to be in the appeals courts for many years, so there will not be a final judgment on this for the foreseeable future,” Raveis said, dismissing similar lawsuits recently filed in other states as attempts by attorneys to profit from legal fees without an actual intent to win. He did not expect the Missouri lawsuit or the others to fundamentally change how commissions work.

“However, it will prompt an adjustment in how Realtors conduct business and will bring to light more transparency in how commissions are charged,” he said. “All brokerages and homeowners should know that commissions are always negotiable.”



Chris Raveis

AG Tong orders unlicensed cannabis market to halt sales

BY PHIL HALL / phall@westfairinc.com

Connecticut Attorney General William Tong issued cease and desist letters to HighBazaar, an organizer of an unlicensed cannabis market within the state, and to the Masonic Temple Day Spring Lodge in Hamden, which hosts the market.

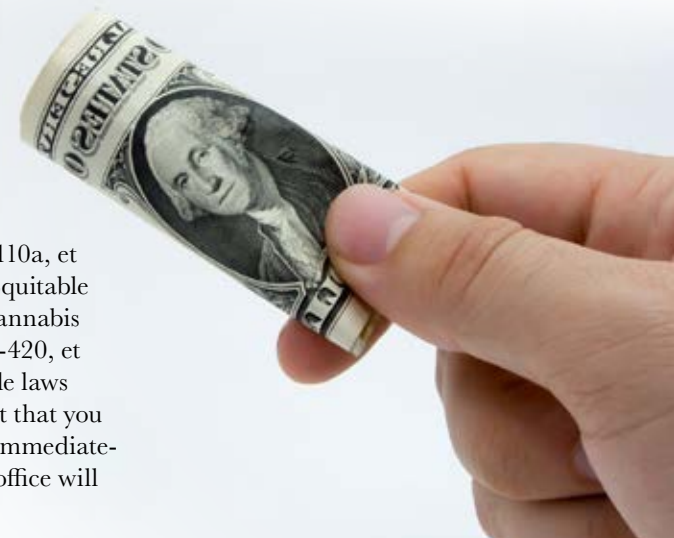
According to Green Market Report, the market in question seeks to exploit a loophole in state law by allowing vendors to “gift” marijuana products to customers purchasing non cannabis items. Although the

possession and consumption of cannabis products by residents over the age of 21 is legal in Connecticut, these products can only be sold in the regulated

market and must meet state testing and packaging mandates.

“It appears that these events involve the illegal marketing and sale of cannabis outside of the regulated market and that the events are

accessible to individuals under the age of 21,” said Tong in his letter. “These events appear to violate the Connecticut Unfair Trade Practices Act (CUT-PA), General Statutes § 42-110a, et seq., the Responsible and Equitable Regulation of Adult-Use Cannabis Act, General Statutes § 21a-420, et seq., and/or other applicable laws and regulations. We request that you cease holding these events immediately. If you do not do so, our office will explore all legal options.”



New endowment to boost professional development at Wartburg

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

Wartburg, the Mount Vernon-based eldercare facility, has received a \$25,000 endowment from former board member Dr. Wally Borgen.



Wally Borgen (right) with Rebecca Donato, a member of Wartburg's board of directors; contributed photo.

Borgen first learned about Wartburg in 1965 while she was studying at Concordia College in Bronxville.

"I was in an all-girls singing group, there were six of us and I brought them down to the Wartburg and we did a concert," Borgen recalled, noting that at the time the facility was both a retirement home and an orphanage that offered a unique arrangement where the retirees were partnered with the children as "grandparents," thus giving both a chance for care and affection that might be hard to come by otherwise, particularly during the holidays.

While state regulations eventually required Wartburg to choose between eldercare and childcare services, Borgen said that the apparent community-oriented approaches and solutions let her know it was a special place from the very beginning.

"When I eventually went back to Concordia to teach as part of the faculty, because Wartburg was literally minutes from campus, I had friends who were residents there. People who retired from Concordia and eventually went there, so I was going back and forth," Borgen said.

When she started teaching classes on management at Concordia, she also began to give lectures to the residents at Wartburg, which allowed

her to see that the community was hungry for educational opportunities, including her former professors who appreciated the opportunity to stay abreast of the latest developments in their fields. That sense of community and the chance to contribute led Borgen to serve on Wartburg's board for 10 years.

However, Borgen has more than just a board member's perspective — she also has a short-term resident's perspective. Several years ago, she had knee surgery while teaching at Concordia, and her family was on the West Coast.

"I did it over the Christmas holiday because I had six weeks off of school," she said. "I couldn't go home, so I said I'll go to Wartburg and do my short term there. I arrived on a Friday evening, and nobody knew who I was — they didn't know I was a board member at the time."

"I spent the first three days there until the chairman of the board came in to see how I was doing," she added, allowing there may have been some who were tipped off because she "went around saying, 'So tell me, how do you like working here at the Wartburg?'" It was kind of like 'Undercover Boss' — it was really interesting because I got a lot of feedback from people. They were very supportive

and really enjoy it."

Those employees are also the focus of the endowment, which Borgen said will be set up as a continuing endowment to provide educational opportunities to Wartburg employees every year. The hope is to help them develop both professionally and as members of the community.

"Let's say a nurse's aide is interested in becoming an LPN (Licensed Practical Nurse)," Borgen said. "In order to do that they will need to go back to school and let's face it, jobs do not pay exactly what they should. So how do you get the money to go back to school when you want to increase your ability to make a difference not only for yourself but for the patients that you serve and for the organization?"

Borgen positioned the new endowment as the answer to that question. The funds will be distributed through an application process instead of the human resources department and will be available to any current employee at Wartburg.

She also expressed hope that others will feel compelled to contribute either to the endowment she launched or start their own, noting that providing opportunities for employees will help Wartburg help attract and retain the top talent that keeps the community vital.



Gina Cappelli, 2013

Formé claims failed sale damaged White Plains urgent care clinic

BY BILL HELTZEL / bheltzel@westfairinc.com

The owner of Formé Medical Center Inc. claims that two Orange County men reneged on a deal to buy the White Plains urgent care practice for \$7 million to \$10 million and, in the process, wrecked the business.

Gina Cappelli and Formé are demanding \$3.5 million from Joel Stern and Yitzchok Ekstein for breach of contract in a complaint filed Dec. 26 in Westchester Supreme Court.

"Not only did the defendants fail to purchase Formé as agreed," the complaint states, "they compounded

this failure by separately damaging Formé to the tune of millions of dollars."

Albany attorney Lori Sievers, who represented the men during the proposed

sale, did not reply to a message asking for their side of the story.

Cappelli, of Stamford, founded Formé in 1999, in part with a loan from her brother, White Plains real estate developer Louis R. Cappelli.

The practice focuses on uninsured and undocumented patients from a clinic on South Broadway in down-

town White Plains.

Stern and Ekstein are executives in Rapid Care Inc., an urgent care practice in South Blooming Grove, according to a state Department of Health report on the proposed sale. Stern is an assistant to the mayor of South Blooming Grove and Ekstein is a legislative aide for the village.

In November 2022 the men agreed to buy Formé for \$10 million and they put down a \$500,000 deposit.

They could cancel the deal by the end of the year, the complaint states, and get their deposit back. They also had to get approval from the state Public Health and Health Planning

Council.

They told her they could get a bank loan, Cappelli says, and the Department of Health planning council approved the transaction in July 2023 contingent on the men securing the loan in a few months.

In August, the parties negotiated a \$3 million reduction. Formé had netted nearly \$6.2 million in fiscal year 2021, according to a planning council analysis, but only \$3.4 million in 2023 when fewer patients used the practice because of the Covid-19 pandemic.

Cappelli says Stern and Ekstein failed to get the bank loan.

She also claims that they interfered with her business. They allegedly told the chief medical officer and an obstetrics and gynecology physician that the sale was imminent and they would have to transfer part of their work to Monroe.

Beware of Section 179 expensing and bonus depreciation

BY NORMAN GRILL

Who doesn't want to pay the least amount of taxes legally possible? If eligible, you can elect to use Section 179 expensing or bonus depreciation to deduct a large portion of the cost (and in some cases the full cost) on your taxes of eligible property in the year it's placed in service.

Alternatively, you may follow regular depreciation rules and spread deductions over several years or decades, depending on how the asset is classified under the tax code.

While taking current deductions can significantly lower your company's taxable income, it isn't always the smartest move.

Section 179 expensing may allow you to currently deduct the full cost of purchasing eligible new or used assets, such as equipment, furniture, off-the-shelf computer software and qualified improvement property (QIP). An annual expensing limit applies (\$1.16 million for 2023 and \$1.22 million for 2024), which begins to phase out dollar

for dollar when asset acquisitions for the year exceed the applicable threshold (\$2.89 million for 2023 and \$3.05 million for 2024). You can claim the election only to offset

net income, not to reduce it below zero to create a net operating loss.

First-year bonus depreciation is available for qualified assets, which include new tangible property with a recovery period of 20 years or less (such as office furniture and equipment), off-the-shelf computer software and water utility property. Under the TCJA, through 2026, the definition has been expanded to include used property and qualified film, television and live theatrical productions.

In addition, QIP is now eligible for bonus depreciation. For 2023, bonus depreciation was 80%. It drops to 60% for 2024, to 40% for 2025 and to 20% for 2026. After that, it will be eliminat-

ed, unless Congress acts to extend it.

Here are two examples when it may be preferable to forgo Section 179 expensing and bonus depreciation:

When you're planning to sell QIP. If you claim Section 179 expense or bonus depreciation on QIP and sell the building soon, this current write-off may be a tax trap. That's because your gain on the sale up to the amount of Sec. 179 or bonus depreciation deductions you've claimed will be treated as "recaptured" depreciation that's taxable at ordinary-income tax rates, up to 37%.

But if you deduct the cost of QIP under regular depreciation rules (generally, over 15 years) and sell the building, any long-term gain attributable to the deductions will be taxable at a top rate of 25%.

When you're eligible for the qualified business income (QBI) deduction. This deduction allows eligible business owners to deduct up to 20% of their QBI from certain pass-through entities, such as partner-

ships, limited liability companies and sole proprietorships. The deduction cannot exceed 20% of an owner's taxable income, excluding net capital gains; other restrictions apply as well.

Claiming Section 179 or bonus depreciation deductions reduces your taxable income, which may deprive you of an opportunity to maximize the QBI deduction. Because the QBI deduction is scheduled to expire after 2025, taking full advantage of it will generally make sense.

Keep in mind that only the timing of deductions is affected by the strategy you choose. You'll still have an opportunity to write off the full cost of eligible assets if you forgo Section 179 expensing and bonus depreciation; it will just be over a longer time period.

This column is for information only. Taxes are complex and the regulations change often. Mistakes can be costly in both time and dollars. Consider getting the assistance of qualified professional tax advisor.

Contributing
Writer



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.

People in the News



KRISTIE JUSTER
CONAIR LLC

Stamford-headquartered Conair LLC has appointed Kristie Juster as president and CEO, effective Jan. 8. She will succeed Ron Diamond, who has been in the leadership role since 2018 and will become vice chairman of the company's board of directors.

Juster was previously CEO of Kimball International. Earlier in her career, she served in multiple leadership roles at Newell Rubbermaid, including CEO of the Global Writing Division and president of the Global Baby and Parenting Division and of the Décor Division.

"I am tremendously excited to be joining Conair," said Juster. "It is an iconic company with a long, successful history. I am honored to be able to follow Ron as CEO. Lee Rizzuto and Ron built one of the world's great companies. Today, Conair's many brands are household names. It is the opportunity of a lifetime to be a part of Conair's next chapter and to work with all the talented employees who have built the company. I am looking forward to engaging with all our employees, customers and suppliers."



TYISHA S. TOMS
CITY OF BRIDGEPORT

Tyisha S. Toms has been named to serve as the city attorney for the city of Bridgeport, beginning Feb. 5. She succeeds Mark Anastasi, who served as city attorney from 1992 to 2015 and then returned on an interim basis since June 2022.

Toms has over 20 years of legal and

managerial experience to the role, including municipal law experience in her job as the assistant corporation counsel for the city of Norwalk and former associate city attorney for the city of Bridgeport. A Bridgeport native, she is also treasurer of the board of directors for both the Bridgeport Arts and Cultural Council and Career Resources, and she has served on the board of directors for Alliance for Community Empowerment and ACCESS Educational Services.

"I am excited to return to the city of Bridgeport as your new city attorney," said Toms. "Bridgeport has a very special place in my heart. That said, I'm grateful for my time in Norwalk and feel very fortunate that opportunity. I am confident that the extensive expertise of the Bridgeport city attorneys will guide my work and decisions. I'm ready to get to work."



KIMBERLY MCNALLY
NEW CANAAN LIBRARY

New Canaan Library announced the appointment of Kimberly McNally as its new CEO and president, effective Feb. 1.

McNally joins the library from the Berlin Peck Memorial Library in Berlin, Connecticut, where she has served as director since 2021. Earlier in her career, she was assistant library director at the Durham Public Library.

McNally will succeed Lisa Oldham, who announced her retirement after a 10-year career in New Canaan.

"A library is the center of the community and a place for growth and connection for everyone," said McNally. "The New Canaan Library, with its thoughtfully designed building and dynamic resources, is leading the way for how libraries in Connecticut and around the country can support their communities in new and exciting ways. I am honored to be joining this library and I look forward to getting to know the community, staff, and stakeholders and building our future together."

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As of Jan. 1, the Uniform Certified Public Accountant (CPA) Examination underwent significant changes.

The previous version of the exam was divided into four sections: Auditing and Attestation (AUD), Financial Accounting and Reporting (FAR), Regulation, and Business Environment and Concepts (REG). While the concepts involved in each section will remain part of the exam, BEC topics will be integrated into the other sections, which are being combined into the new “CORE” section.

The BEC section will now be a test on a special discipline topic, which those taking the exam will choose ahead of time. They will be able to choose between Business Analysis and Reporting (BAR), Information Systems and Controls (ISC) and Tax Compliance and Planning (TCP).

Any aspiring CPA who has not completed all four sections of the previous version of the test will need to take the new version of the exam, although some credits will carry over. According to Kirsten Piechota, the marketing and communications director of the Connecticut Society of CPAs, the National Association of State Boards of Accountancy and the American Institute of CPAs have been working on the updated exam for a number of years.

“This new CPA exam is part of the nationwide CPA evaluation program,” explained Piechota. “This is designed to make the CPA exam and CPA licensing more modern and flexible. “It will address all the changes in technology and complexities in practice that people are seeing in the profession and the overall business environment.”

Those who completed all elements that make up the CORE

section but not the BEC units prior to Jan. 1 will only need to take one of the new specialized sections to complete the exam. Those who completed all sections prior to the end of 2023 do not need to retest, while those who have taken only part of the CORE section will need to retake parts of the test.

Piechota portrayed these changes as necessary to make sure that CPAs are fully prepared for a profession where fast-changing regulations and technology can drastically alter best practices. CPAs are required to take 40 hours of continuing education each year to keep their certification.

Professors in the accounting program at Sacred Heart University in Fairfield said the changes had already impacted the way that they will teach their courses, and how they pitch an accounting major to prospective students.

“Part of our job now is to explain to students that even though it looks more difficult, it opens more doors down the line than any other major,” said Dr. Benoit N. Boyer of the university’s accounting and information faculty. “Because, you can have a degree in accounting and work in finance or management, but doing reverse is not true.

If you have a degree in man-

agement or in finance, you cannot (automatically) work in accounting.”

Boyer also expressed concern that the changes to the exam might further discourage participation in a field that is already seeing a shortage of qualified professionals. He was unsure if students will take advantage of the opportunity to select a specialized discipline for the test and may instead feel it is somewhat limiting.

“We don’t have the details yet, but after we have changed our programs to fit the new exams it seems that students take BAR more than the other two areas in terms of the other areas of specialization, and I think that would be very detrimental to the profession,” he said. “If you want to continue in auditing for instance, what you want to take is the ISC, which also has a cybersecurity aspect to it.”

Boyer added he worries that selecting a specialization could lead to bigger gaps in knowledge outside of a student’s chosen field. He also noted that some schools take a more theoretical approach to how they teach accounting, with less emphasis on the exam. As a result, they may be slower to adopt ISC oriented classes into their curriculum.

Dr. Paul Iannone, a clinical associate professor at Sacred Heart University, which has accounted for the exam changes in designing its curriculum, will not contribute to that problem should it arise.

“The other universities lack this focus, saying ‘we don’t want to teach to the CPA Exam,’” Iannone said. “Ours is much more practical, we are going to get you set to go into any area of accounting, whether it’s industry, whether it’s public whether it’s the government. You should be set.”

According to Piechota, improving and advancing the CPA exam is a necessary step to ensure the profession can adapt to new technology and a changing landscape of rules and regulations. While the differences between the previous and current iterations may seem large, she emphasized the exam has continuously evolved since its inception.

“We have many members who talk about having to go to the animal barns at the Big E just for the paper and pencil exams,” she said.

Those who completed all sections prior to the end of 2023 do not need to retest.



CPAs are required to take 40 hours of continuing education each year to keep their certification.

WOMEN in Power

DISCOVER THE INSPIRING STORIES OF TRAILBLAZING WOMEN CEOs WHO LEVERAGE CREATIVITY AND STRATEGIC THINKING TO REDEFINE INDUSTRIES, EFFECTIVELY SMASHING THROUGH THE PROVERBIAL GLASS CEILING WHILE SEAMLESSLY BLENDING LEADERSHIP PROWESS WITH A HARMONIOUS WORK-LIFE BALANCE. LEARN FROM THE TRANSFORMATIVE IMPACT BROUGHT BY DR. JOAN FALLON, DIANE KELLY AND CHERYL MCKISSACK DANIEL.



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Curemark



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President of **Greenwich Hospital** and Executive Vice President of **Yale New Haven Health**



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Connecticut's AI Task Force seeks to better understand the technology's potential

BY JUSTIN MCGOWN / jmcgown@westfairinc.com

“AI could produce four and a half trillion dollars of productivity on a global level by 2030 on an annual basis.”

-Arvind Krishna

The State of Connecticut recently launched a task force to regulate the use of artificial intelligence (AI) and to gain a better understanding of the technology. The AI Task Force, created by Senate Bill 1103 from this past September, recently held its fourth meeting as a public forum at Yale University.

The forum included presentations on how AI can speed everything from job training programs to the detection of life-threatening cardiovascular issues, and how Connecticut businesses are implementing them. Several panel discussions examined potential concerns and implications for specific industries. The forum came ahead of the Dec. 31, 2023, publication of an inventory of every AI application currently in use by the state, to be followed by the implementation of internal rules and policies by early February.

“We created the Connecticut AI taskforce to look at making recommendations for regulating state use of AI, regulations for private use of AI, as well as how to encourage the growth of AI businesses in Connecticut,” said task force co-chairman State Senator James Maroney, a Democrat representing District 14.

Maroney emphasized the importance of growing the industry safely and effectively, but noted it has exciting prospects for the health-tech industry.

Dr. Mike Crair, vice provost for research at Yale University, said that AI and data science had long been known to the university as a future frontier for medical research.

“At Yale University we are making historic investments in Data Science and artificial Intelligence,” Crair said. “Data science and AI were identified many years ago by our now Provost Scott Strobbe as one of the main foci for the university’s strategic investment.”

Crair noted several medical and science departments were benefiting from the hiring of new faculty, construction of new facilities, and building out of infrastructure for the university’s AI research. The implications range from astrophysics to improving engineering projects at the microscopic level.

Josh Geballe, manager of Yale Ventures, also praised the university’s investments but highlighted that the technology is already an economic powerhouse.

“What’s really exciting in the area of AI right now is we’re seeing all of this growth,” Geballe said. “Now with an increasing number of startups that are launching or will be launching in the next year or so at the intersection of AI and life sciences.”

Also speaking during the forum was David Ferrucci, who led the team that built the IBM Watson supercomputer when the machine competed on the game show “Jeopardy” in 2011. Ferrucci, who is currently the president, CEO, and chief scientist at Element AI, explained the underlying mechanisms of AI technology by detailing how AI systems reach conclusions in ways that operate on their own logic and can be difficult for humans to understand. He illustrated

this by displaying a picture of a cat, which an AI described as a “Persian Cat” with 87% confidence. He then displayed a version of the same picture but with subtle alterations to the pixels. Humans have a hard time perceiving any difference between the pictures, but the changes caused the same AI to label the second picture as a toaster with 90% certainty.

“That isn’t to say that AI image recognition is not good,” Ferrucci explained, noting that AI take very different paths to reach the same destinations, which can be an important consideration in employing the technology. “It’s super good. It’s better in general than humans, and even faster. But the mistake implies a very different model for determining what makes a Persian Cat.”

Arvind Krishna, CEO and chairman at Armonk-based IBM, gave the keynote address.

“AI could produce four and a half trillion dollars of productivity on a global level by 2030 on an annual basis,” Krishna said. “If we think about it that’s unlocking 5% (of global productivity). If you think about that impact on society, the state, the economy, I think there is very little else that can compare.”

Krishna said that AI could drive a 30% to 50% growth in the productivity of paperwork-heavy operations. He predicted that the technology could reduce the bureaucratic hassles of many processes and also speed response times from agencies that currently face months of backlogs. He pointed to IBM’s own work with the Veteran’s Administration, which resulted in reduced wait times for pensions and benefits filings.

Krishna described the possibility of digital workers augmenting human workers, enabling programmers to code more quickly or people without training to develop applications that improve their own workflows. In all, Krishna depicted mastering AI as a challenging but surmountable task that can have a major positive impact, with highly unlikely worst-case scenarios.

“All that being said, there are a lot of fears around if AI is going to displace people, is it potentially going to harm us,” Krishna allowed. “I would say, to use a phrase from one of my favorite authors, Tom Clancy ‘we should worry about the clear and present dangers,’ and those are much more around misinformation and the ‘hallucinations’ that David (Ferrucci) talked about. I think the prospects of it trying to take over and become autonomous are really much more far fetched and not within reason of what we have invented thus far”

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AG James reaches \$1.6M agreement with HV health care provider

BY PETER KATZ / pkatz@westfairinc.com

New York Attorney General Letitia James has reached an agreement with health care provider Refuah Health Center Inc., based in Spring Valley, under which Refuah agreed to pay \$450,000 in penalties and costs and invest \$1.2 million in improving cybersecurity to better protect customer data.

Refuah has two locations in Spring Valley and also operates in Nanuet, Liberty and South Fallsburg. It also operates mobile units at which health care services can be obtained.

An investigation by James found that Refuah failed to maintain appropriate controls to protect and limit access to sensitive data. This included failing to encrypt patient information and not using multi factor authentication. James' investigators found that as a result the poor data security, Refuah in May of 2021 experienced a ransomware attack that compromised the personal and private information of approximately 260,000 people. The attackers claimed to be from the Lorenz Ransomware group.

According to a document prepared by James' office, Refuah ultimately

determined that attackers had access to files containing the information of more than 260,740 patients, 175,077 of which were New York residents. These files contained a variety of sensitive patient information. The stolen information included patient names, addresses, phone numbers, Social Security numbers, credit card and debit card information, medical treatment and diagnosis information, Medicare and Medicaid numbers and health insurance policy numbers.

"This agreement will ensure that Refuah is taking the appropriate steps to protect patient data while also providing affordable health care," James said. "Strong data security is critically necessary in today's digital age and my office will continue to protect New Yorkers' data from companies with inadequate cybersecurity."

James said that Refuah has agreed to maintain a comprehensive information security program designed to protect the security, confidentiality, and integrity of consumer informa-



U.S. Sen. Chuck Schumer and Rep. Mondaire Jones at ribbon cutting in March 2022 for Refuah Health's Acute Care location on its Main Street campus in Spring Valley.

tion. Steps Refuah is required to take include: limiting access to consumer information; regularly rotating credentials that are used to access resources and data; conducting audits at least semi-annually to ensure users only have access to resources and data necessary for their business functions; encrypting all consumer information, whether stored or transmitted.

James' investigation found that it wasn't until April 29, 2022, that Refuah began providing notice of the data breach to impacted patients. It offered credit monitoring services to those individuals whose Social Secu-

rity numbers had been impacted.

Refuah Health Center was founded in 1992 and opened its first facility in 1993. Its mission dating from its founding was to provide high-quality, comprehensive medical, dental and supportive services to all patients, regardless of their ability to pay. In 2002, Refuah received section 330(e) Community Health Center funding from the federal government. It bills itself as "the area's leading Federally Qualified Community Health Center (FQHC) providing comprehensive safety-net services across the Hudson Valley."

Serino sworn in as Dutchess County executive

BY PETER KATZ / pkatz@westfairinc.com

Former New York State Sen. Sue Serino was sworn in on Jan 7 as the ninth Dutchess County executive. She succeeded William F.X. O'Neil, who became county executive in January 2023 to fill out the term of Marc Molinaro who had been elected to Congress representing New York's 19th Congressional District.

The inauguration took place at Dutchess Community College's Aviation Education Center, located in a hangar at the Hudson Valley Regional Airport.

"This is not a responsibility that I take lightly, and I could not be more excited and humbled to create a stronger, more united Dutchess

County," Serino said. "I feel so fortunate to call Dutchess County my home and I am grateful to begin this new chapter as county executive, surrounded by so many family, friends and neighbors today."

Serino highlighted public safety, increased access to mental health, small business creation and retention, affordable childcare, food insecurity, transportation and affordable housing among her top priorities as she takes office.

"If my time serving in office has taught me anything, it's how truly

fortunate we are to call this county our home," Serino said. "No place is perfect. all communities have their challenges but at its core Dutchess County is truly a great place to live and work."

She said she would spend a lot of time listening to what residents of the county have to say about their needs and desires.

Serino and her family live in Hyde Park. She served on the Hyde Park Town Board and was then elected to serve in the Dutchess County Legislature, followed by eight years in the State Senate. She was the ranking member of the Senate's Committee on Aging and the Senate's Committee on Cultural Affairs, Tourism, Parks and Recreation.



Sue Serino speaks at inauguration as Dutchess County executive.



Yvonne Flowers is sworn in as Poughkeepsie's mayor on Jan. 2, 2024.

Flowers sworn in as Poughkeepsie's mayor

BY PETER KATZ / pkatz@westfairinc.com

"As elected officials on the national level continue to be divided, our goal in the city of Poughkeepsie is to be united," Yvonne Flowers told an audience at the Poughkeepsie High School auditorium after taking the oath of office as the first African American to serve as the city's mayor.

Flowers asked for community support and pledged to work on behalf of all residents for the betterment of the city.

Flowers had served four terms on the Poughkeepsie City Council. After defeating incumbent Marc Nelson and another challenger for the Democratic nomination to run for mayor, Flowers won the mayoralty contest against Republican Anthony LaRocca Jr., who is a local school teacher. Nelson had replaced former Mayor Rob Rolison after Rolison moved up to the New York State Senate.

Flowers presented Nelson with a proclamation at the event, praising his work and thanking him for a seamless transition following her victory in the November election.

"Today we take the mantle and begin the earnest work to push the city of Poughkeepsie to its true potential, to unify our city, to ensure it's a safe place where all are welcome and can thrive," said Flowers. "I recognize there is a lot of work to do, and I am calling on members of the community to join me in this work and to understand that change can't happen overnight, but progress can and will be made if we each do our part to help nurture the city we love."

Flowers is a life-long resident of the

city and graduated from the Poughkeepsie City School District. She is a graduate of Dutchess Community College. She went on to work at the college for more than 33 years as its grants and contracts finance officer. She also had served as supervisor of the student accounts office.

Poughkeepsie Common Council members also took their oaths of office during the ceremony, including the new Councilmember-at-Large Da'Ron Wilson. Wilson has worked for the Poughkeepsie City School District for more than 20 years and currently is the district's executive director of school engagement.

School District Superintendent Eric Jay Rosser said, "Mayor Flowers and Mr. Wilson have done tremendous work for the community, and I am excited about the accomplishments that will be achieved in their new leadership roles."

"It is time to diminish the Northside/Southside divide in our city and encourage people from all ethnic and cultural groups to be involved," Flowers said. "Our goal to improve our city should be united, and united we should provide a platform where we can share ideas, thoughts and concerns with dignity and respect."

Flowers called for adopting a bipartisan mindset and said she would help create that platform in order to ensure that everyone who has something to contribute will be heard.

Flowers said that housing needs would be a priority under her administration.

"To help resolve our housing crisis, we need all stakeholders involved," Flowers said. "I plan to create a Housing Task Force to help bring key people from these areas to focus on the housing needs in Poughkeepsie."

She said that public safety is another area that will receive a lot of attention under her administration.

"People in our city need to feel safe while living, working or just visiting our city," Flowers said. "My administration and I will work closely with our police department to ensure they have the resources they need to help fight crime effectively and work with our district attorney's office to ensure repeat offenders are taken off our streets. We will also work closely with community partners that focus on prevention and intervention programs to help reduce crime and gun violence in our city."

Flowers said she intended to finish

modernizing the city's zoning code to create a blueprint to help encourage and welcome smart and creative development that would increase home ownership, affordable housing options, employment opportunities and develop an infrastructure that help support economic growth.

"We also need to invest more in our children if we are going to make a significant improvement in Poughkeepsie," Flowers said. "If we are going to build a stronger community, we need to build stronger families. We need to address the root causes of why people are dealing with mental illness, drug addiction, homelessness, criminal activity, lack of education. It is time to help create the opportunities that will help our community build educational and financial wealth and implement the support services our families need to thrive in our city."

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Swim school sought for Yonkers

BY PETER KATZ / pkatz@westfairinc.com

The operators of Goldfish Swim Schools in New Rochelle and Yorktown Heights are seeking approvals from Yonkers to open a facility at 2422 Central Park Ave. Whager Three LLC would be making improvements to a building just north of the intersection of East Fort Hill Road and Central Park Avenue. The site covers approximately 0.90 acre. The building was formerly occupied by Mount Sinai Doctors and currently is vacant, according to Attorney Janet Giris of the White Plains-based law firm DelBello Donnellan Weingarten Wise & Wiederkehr LLC.

islands and a new trash enclosure. The number of parking spaces would be reduced from the current 52 to 49.

Giris said that there would be "extensive improvements to the existing façade of the building, including patching, repairing and painting the exterior walls, the addition of a new canopy, new light fixtures and signage. The existing main entrance along Central Park Avenue will be relocated to the rear of

the building at the southeast corner. The new entrance at the rear has been designed to be ADA compliant with a new entry ramp and new stairs into the building."

Giris said that the applicant believes that the proposed changes "are not only aesthetically appealing, but are a significant enhancement over the existing conditions."

Typical features of a Goldfish Swim School include an indoor swimming pool heated to 90 degrees year-round,

Goldfish Swim School was founded in 2006 in Birmingham, Michigan, by Chris and Jenny McCuiston. In 2009, their first franchise opened in Farmington Hills, Michigan. The company has grown to 150 outlets in 34 states and Canada.

According to Giris, the existing 8,400-square-foot building would be modified for use, including changes to the parking area that would include repair and restriping and the addition of three landscaped



Rendering of swim school as seen from Central Avenue.

a state-of-the-art water purification system, a viewing gallery for parents from which they can watch their children swim, and a snack bar and pro-shop. In addition to swim classes and individual instruction, the schools offer family passes for recreational swimming and also make the pools available for parties and special events.

In December 2021, shortly after opening the swim school in New Rochelle, owner Gillian Graves told the Business Journal that she and her husband were on the lookout for other potential Goldfish Swim School sites.

"The pools are very site-specific,

geared toward children," Graves said. "They are no more than four feet deep across the entirety of the pool, so there's no deep end. For both of our locations, we put the investment into the space that we're leasing. We took down multiple storefronts to combine to create these spaces. You need to find spaces that don't have a lot of columns because you're building a large pool."

Graves added, "Everyone's having a good time so it feels good to be running a business that has been so well received but also is teaching something that's lifesaving as well. This has been a really positive experience."

Spano sworn in for third term as mayor

BY PETER KATZ / pkatz@westfairinc.com



Mike Spano left, as wife Mary Calvi holds bible during inauguration.

Yonkers Mayor Mike Spano took the oath of office in a ceremony Jan. 1 at the Yonkers Riverfront Library for his fourth term as the 42nd mayor of Yonkers. Term limits had been lifted to allow Spano to run again. Also sworn in during the ceremony were Yonkers Chief Judge Arthur J. Doran III, Yonkers City Court Judge Karen T. Beltran and Yonkers City Councilmembers Deana Renee Robinson, Tasha Diaz and Michael B. Breen.

In his inaugural address, Spano described changes that have taken place in Yonkers during the 12 years since he first took office and referred to his father having passed away shortly before the beginning of his first term and the death of his mother having taken place shortly before the beginning of his current term.

"Many asked me why I really wanted to continue to stay in service," Spano said. "I consider this probably the greatest honor that any person could achieve, which is to be able to lead this city, the greatest city in all America. It's a privilege."

Spano noted that he was born in Yonkers and as far back as his time at

St. Peter's Grammar School on Hawthorne Avenue he had told a parish priest that he "wanted to be mayor and drive a black car."

Spano said that a major challenge when he assumed office was to tell the Yonkers story that good things were happening in the city.

"We've done so much in terms of economic development," Spano said. "When we came here there were no deep-pocket developers who wanted to come to Yonkers. It's not like that anymore. We've changed the way we think of our Yonkers and we've changed the way people think of our city. This is our time. The sky is the limit. It's all about our quality of life."

Spano said that while Yonkers still has a lot of work to do it compares well with other cities in New York state. He said that Yonkers is the top city in education, policing, attracting new business and quality of life.

"Let's fulfill our destiny and let's do it together," Spano said.



Adriatic Eatery & Café could do with more of the Adriatic

BY JEREMY WAYNE / jwayne@westfairinc.com

“Helping our community build memories for generations through simple, authentic and healthy food,” runs the blurb for the new, family-run Adriatic Eatery & Café in Eastchester.

Ah, the Adriatic: That sun-kissed, sparkling sea that washes upon the shores of all of Italy’s eastern maritime regions and five other countries besides – Slovenia, Croatia, Bosnia and Herzegovina, Montenegro and Albania. What promise. Adriatic Eatery, here I come.

The family-run café has two entrances, one at 733 White Plains Road, the other via wooden steps in Trader Joe’s parking lot. I used the latter, entering the long room from the rear and making my way gingerly toward the counter. There was tinsel taped to tables, while the odd pine cone and small, seasonal poinsettias provided additional decoration, along with a couple of saccharine landscapes. A “Happy New Year” banner, forlornly attached to the café’s white walls with Scotch tape, completed the look.

On a Sunday afternoon, only one other person was dining – or drinking, to be more precise, what looked like a cappuccino. I wondered if I was too late to eat. “What time do you close?” I asked the woman standing guard. “Four,” she replied. “You have time.”

I considered the menu, excited to think I was about to embark on a culinary journey around the Adriatic. Among the items, many of them gluten-free, were soups, a Greek salad, a Mediterranean egg wrap and a poke bowl. There was also a bento box with chicken, cranberry and a dill salad, but I confess I was too struck by the very “un-Adriatic-ness” of it to be tempted.

Considering my options, I chose the only two Adriatic-sounding items on the list, which was to say byrek – an Albanian triangular cheese parcel (they also come filled with spinach or meat) – and a slice of Italian frittata. Throwing caution to the wind, I added a bowl of lentil soup, a special of the day.

I then sat for 16 minutes before returning to the counter in search of my “missing in action” order. “The frittata is just warming up,” the lady behind the counter told me. “This is the reason you are waiting. Would you like the lentil soup first?” I nodded politely and said I would.

The soup was duly brought. It was lukewarm and unseasoned, a generous portion for sure, though the broth was a little thin. I added a pinch of salt and slurped it down, glad of the nourishment. The cheese byrek arrived next, heavy with pastry and a little earnest. Then, at last, came the frittata. “Be careful, the plate is very hot,” said the friendly server. She wasn’t wrong. Unfortunately, the frittata wasn’t. It was tepid. And while this Italian omelet with onions and peppers tasted fine, I was not inclined to finish it.

Look, I’m loath to knock a mom-and-pop establishment, but I do wonder about Adriatic Eatery’s website prose, which waxes lyrical about “the rich and exciting flavors of the Adriatic.”

Even ignoring the many specialties of the Balkans, what about the culinary treasures of Adriatic Italy – the fruit-filled gnocchi of Friuli; Venetian polenta; Bolognese from Emilia Romagna; the incomparable brodetto



Exterior of the Adriatic Eatery and Café in Eastchester. Photographs by Jeremy Wayne.

(fish stew) of Le Marche; and the cassata (layered sponge cake) of Abruzzo?

I searched for some redemption, and it came in the form of a silky-smooth, rich rice pudding and artisanal Italian gelato, with flavor, including Italian roast coffee, stracciatella and fig. I chose to take home some nerone (80% dark chocolate) sorbet, and very good it was, too. (Perhaps by coincidence, some of the best ice cream I have eaten in Italy is in the small town of Ostuni in Puglia, just 10 minutes from the Adriatic shore.)

Behind the register I also spied attractive-looking boxes of biscotti and some superb-looking breads, including a particularly large, seeded wreath-like ring, which I was informed was a special order. (The café offers a catering menu.)

But overall, I admit to a feeling of wistful regret more than disappointment about the Adriatic Eatery – that the promise and possibility of an exciting food adventure had not been made more of. After all, man cannot live by bread, ice cream and rice pudding alone – as they might (but probably don’t) say down Tirana way.

For more, visit adriatic-eatery.com

I chose to take home some nerone (80% dark chocolate) sorbet, and very good it was, too.”



Interior of the Adriatic Eatery & Café in Eastchester.

Sellers make the best of a tricky residential real estate picture

BY GEORGETTE GOUVEIA / ggouveia@westfairinc.com

In the Westchester County market, single-family home sales for 2023 were down 23.7% from 2022.

340 Croton Lake Road, Bedford Corners. Photograph courtesy Houlihan Lawrence.

The year 2023 continued to bring challenges to the residential real estate market – challenges that sellers were in many cases able to take advantage of – reported Houlihan Lawrence, the leading real estate brokerage serving New York City’s northern suburbs.

The fourth quarter real estate landscape in Westchester, Putnam and Dutchess counties saw a continued decline in home sales by approximately 21% on average, primarily due to persistent low inventories over the past few years, according to the Houlihan Lawrence Westchester-Putnam-Dutchess Q4 Market Report. But despite this – or maybe because of it – median sale prices increased across most markets, on average 9%, offering sellers favorable returns.

In the Westchester County market, single-family home sales for 2023 were down 23.7% from 2022 while median sale prices were up 4.3%. The Putnam County market reported sales down 25% compared to 2022 and median sale prices down just 1%. Dutchess County sales declined 21.2%

compared to 2022 with median sale prices up 3.4%.

“Amidst the inventory scarcity, we continue to benefit from the diverse offerings of recreation, cultural amenities and vibrant communities our region has to offer,”

said Liz Nunan, president and CEO of Houlihan Lawrence, which was founded in Bronxville in 1888. “Most areas have sustained heightened demand across all price points, further fueling the competitive buyer environment. However, a small sign of change has emerged with a slight uptick in inventory observed in select luxury markets, though this remains an exception rather than the norm.”

Faced with a general lack of inventory exacerbated by high interest rates, nearly all luxury markets north of New York City experienced double-digit declines in closed sales in 2023, many for the second consecutive year, according to the Houlihan Lawrence 2023 Luxury Market Report.

Still, the number of sales over \$10 million in Westchester County and Greenwich were close to all-time highs

in 2023. Uber-luxury sellers and buyers had the wind at their backs. Buyers at this level possessing multiple real estate holdings flexed their spending power as they pursued a well-diversified investment portfolio.

For buyers, the overall lack of inventory created competition. Luxury homes (on average) sold for close to 100% of list price. Though days on market ticked up slightly in 2023, listings sitting on the market more than 100 days were often overlooked by buyers due to price and/or presentation. Conversely, a change in price or staging often transformed a languishing listing into a desirable offering.

The report noted several trends in the luxury market. “There has been a growing interest in sustainability for luxury real estate buyers,” said Anthony P. Cutugno, senior vice president of private brokerage. “Energy efficient homes that monitor energy usage and reduce carbon footprint is one path to sustainability. Preservation is another trend of younger, eco-conscious luxury buyers purchasing period homes with the belief that the greenest home is one that is already built. Homes built before 1940 tend to be inherently environmentally sustainable, and though updates are often needed, keeping an existing structure intact is the ultimate recycling project for

this group of buyers.”

Cutugno added that all eyes are on this year’s presidential election, and the effect it will have on the economy and the global landscape: “We are hopeful that the expectation of lower interest rates in the second half will help improve the trajectory of luxury real estate north of New York City.”

Indeed, the Houlihan Lawrence Westchester-Putnam-Dutchess Q4 Market Report noted that the recent statements from the Federal Reserve indicating this potential reduction in interest rates in mid-2024 may serve as a catalyst, prompting more buyers and sellers to enter the market and start to alleviate the inventory shortage.

For more, click here. <http://www.houlihanlawrence.com/>





WESTCHESTER COUNTY ASSOCIATION

BUSINESS INTEL NEWS

JANUARY 2024



2024: AN ACTION-PACKED YEAR AHEAD!

ADVANCING WESTCHESTER'S FUTURE: WCA'S 2024 ADVOCACY AGENDA

The WCA is committed to driving economic vitality, fostering business growth, and providing its members with the resources needed to thrive. Our 2024 Advocacy Agenda outlines key priorities across healthcare, real estate and housing, energy, sustainability, talent, and digital connectivity, reflecting a strategic and comprehensive approach to addressing pressing challenges. With this sharp focus, the WCA continues to be the driving force in advancing the economic prosperity of Westchester and the region.

Real estate and housing: Building for tomorrow

The WCA's real estate agenda focuses on overcoming barriers to housing development. Recognizing the critical role housing plays in economic growth, the agenda calls for a reasonable and predictive SEQRA process, support for transit-oriented development, and incentives for comprehensive local housing action plans. The WCA also opposes "good cause" eviction legislation, aiming to strike a balance between tenant protection and fostering a supportive housing environment.

Energy and sustainability: Navigating the transition

The WCA acknowledges New York's ambitious efforts to address climate change through the Climate Leadership and Community Protection Act. While supporting the transition to clean energy, the agenda calls for a comprehensive understanding of the economic impact. The WCA advocates for funding mechanisms for building electrification, supports large-scale renewable energy projects, and emphasizes the need for a cohesive approach to local land use restrictions hindering clean energy siting.

Digital connectivity: Bridging the divide

Recognizing the digital divide as a key hurdle in economic development, the WCA prioritizes digital connectivity. Leveraging federal funding, streamlining regulations for broadband construction, and supporting digital equity initiatives are at the forefront. The WCA advocates for legislation eliminating certified survey requirements for broadband infrastructure builds, emphasizing the need to close the digital gap in Westchester, where tens of thousands of households lack reliable internet access.

See full agenda at westchester.org/advocacy.



Healthcare: A cornerstone of economic growth

The WCA agenda underscores the economic impact of healthcare, with hospitals alone contributing close to \$13 billion annually to the region and employing over 54,000 workers. Priorities include advocating for full Medicaid funding, strengthening the healthcare workforce with training, funding, and recruitment initiatives, enacting legislation for interstate medical and nurse licensure compacts to enhance access to quality healthcare, and reining in for-profit insurers with legislation to protect patients and providers.



CREATING CONNECTIONS



Over 200 people gathered at the Westchester County Club for the WCA's annual holiday networking party in December to toast our collective success and plan for the year ahead.



A new year is underway and the WCA is laser-focused on driving initiatives that champion the interests of our diverse members and create a lasting impact in Westchester. We have a full slate of exciting events planned to help you stay ahead of the curve.

Join us. Attend an event, participate on a committee, play a role in influencing policy. Whether you're seeking connections with influential leaders or eager to contribute to business development opportunities that keep our economy humming, the WCA is your go-to partner in 2024.

Here's What's Coming Up

WCA's Annual Business Breakfast with the County Executive

What's in store for 2024? Find out January 25 when County Executive George Latimer reports on the state of the County and offers his agenda for the coming year. His fireside chat with WCA President & CEO Michael Romita will be followed by "Economic Flashpoints," a panel discussion featuring experts discussing the biggest trends facing the regional economy.

Keynote:



THE HON. GEORGE LATIMER

Westchester County Executive

Moderator:



MELINDA WHITE

Middle Market Banking Leader, Popular Bank

Our panelists:



STEVE ANDREWS

Ret. Vice President Webster Bank



TOM TZITZOURIS

Managing Director, Head of Fixed Income Research, Strategas Research Partners



Mark Your Calendars!

- New York State Legislators Forum**.....February 2
- Workforce Summit**.....March
- Real Estate Conference**.....May 15
- Summer Networking Reception**.....June 13
- 3rd Annual Sustainable Business Conference**.....September
- Toasting to a Healthy Westchester**.....October
- Fall Leadership Event**.....November 20
- Holiday Networking**.....December 12

Get the latest information and register for all events at Westchester.org/events.

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OWNER PILOT JOINS HVEDC

Hudson Valley Economic Development Corp. (HVEDC) in Poughkeepsie announced that Heather Howley, owner of Independent Helicopters, has joined the HVEDC Board of Directors.

In 2008, owner and Chief Pilot Heather Howley started Independent Helicopters with only \$25. After 15 years in business it is now located at Stewart Airport with the recent build of its own private heliport facility and a second location at the Saratoga County Airport. With nine helicopters and one flight simulator, the company offers charter, airport transfers, tours and scenic flights, flight instruction, aerial photography, and power line and pipeline patrols. Howley is an accomplished examiner, instructor and pilot flying both helicopters and airplanes with over

8,000 hours of flight time. In her recent venture, she loves helping others achieve their goals and uses her business and life experiences along with her problem-solving skills and creative thinking through consulting and mentoring. She appreciates the opportunity to help clients grow their businesses, develop new skills and reach personal and professional goals. Howley is constantly giving back to her community with interests in supporting the next generation of aviation, veterans and cancer organizations. She is a Goldman Sachs 10,000 small-business graduate, 40 under 40 recipient in Albany and Westchester County, an Orange County Rising Star, and a Hudson Valley Woman of Achievement among other accolades.

IMPROVING LIVES OF OLDER ADULTS



Field Hall Foundation supports programs and projects that improve the lives of older adults and caregivers in Dutchess, Putnam and Westchester counties. Priority is given to proposals focused on the basic needs of low-income seniors (60+ years old) and their unpaid caregivers.

The Foundation awards small and full-sized grants. As of June 1, 2023, the Foundation has switched to a separate application process for small grants (up to \$15,000). Visit the Foundation's website, fieldhallfoundation.org, for a Letter of Inquiry form for full grant requests, as well as guidelines and eligibility requirements or contact Patti Lavan Horvath, program officer, for more information or to discuss a possible proposal, at phorvath@fieldhallfdn.org or 914-813-9103.



BANK'S ANNUAL GRANT PROGRAM

First County Bank Foundation's applications for the annual CommunityFirst grant program are now being accepted. Eligible nonprofit organizations must submit their application online by March 31.

To be eligible for consideration, organizations must serve the communities of Stamford, Norwalk, Darien, Fairfield, Greenwich, New Canaan, Westport or Bridgeport, and have nonprofit tax-exempt status under section 501(c)(3) of the Internal Revenue Code.

"As a community bank, we are committed to supporting the critical work of local nonprofit organizations. Each year, First County Bank Foundation welcomes the opportunity to review grant applications that showcase programs and initiatives that are helping provide Fairfield County residents with much-needed services," said Robert J. Granata, chairman and CEO of First County Bank and president of First County Bank Foundation. "The bank's Board of Directors, Corporators and employees take great pride in distributing annual grants to help ensure that local needs are met," added Granata.

Established in 2001 in honor of the bank's 150th anniversary, First County Bank Foundation was created to distribute funds annually to nonprofit organizations that support community and economic development, affordable housing and programs that support educational enrichment for children and families. As a mutual bank with no shareholders, First County Bank considers grants made by the foundation a means of paying dividends back to the local communities it serves.

Headquartered in Stamford, Connecticut for over 170 years, First County Bank is an independent mutual community bank with 14 branches in Stamford, Norwalk, Darien, Greenwich, Fairfield, New Canaan and Westport offering deposit products, mortgages, wealth management, business banking services, and a full array of digital banking products.

To complete an online grant application, visit the bank's website at <https://firstcounty-bank.com/community>.

BIG Y CONTINUES ITS GROWTH

The Board of Directors of Big Y Foods Inc. recently announced that starting Jan. 21 Charles L. D'Amour will become executive chairman of the board as the reins of president and CEO pass to Michael P. D'Amour, and Richard D. Bossie becomes executive vice president and chief operating officer. These changes reflect the next chapter in the company's history as it continues to chart a path for growth, collaboration and innovation in the challenging and changing retail environment.

As executive chairman, Charles D'Amour will continue to provide oversight, strategic advice and board leadership and he will also continue to serve as a member of the real estate and development committee.

Charles L. D'Amour, son of co-founder Gerald D'Amour was appointed to president in 2006 and CEO in 2019. He began his career at an early age working through various positions in the supermarket, including store director. After completing college and law school, he rejoined the company in 1978 where he served in many capacities, including sales manager, vice president of sales and marketing and COO in addition to his responsibilities for real estate development where he has led Big Y's strategic direction and growth.

According to Charles D'Amour, "For nearly 90 years, Big Y has been proud to honor the legacy of our founders Paul and Gerry D'Amour, as a family company focused on our employees, our customers and the communities we serve. It's been an honor to have been personally connected with our company and to have had the privilege of working alongside my father, uncle, cousin

Donald and sister Claire. I have worked closely with Michael D'Amour, other members of our third-generation of family members along with the rest of our leadership team who are all well poised to lead our company and continue that legacy of service. I have the utmost trust and confidence in Michael and Rick to continue our company's growth and success. With their appointment to these roles, I'm pleased that our Big Y Board of Directors holds them in the same highest regard and confidence."

Michael P. D'Amour has been appointed president and CEO where he will guide the overall direction of the company and drive its strategic initiatives and growth while maintaining the company's mission. Throughout his career, he has proven to be a thoughtful, passionate and innovative leader both at Big Y and throughout the industry. He currently serves on the board of FMI/The Food Industry Association and the board of Topco Associates an \$18 billion Food Cooperative based in Itasca, Illinois.

Michael, grandson of co-founder Paul D'Amour and son of Donald, was appointed COO in 2019. After working in the supermarkets in various roles while in his teens, he began his full-time career in 1996. He has worked in all areas of the markets, including operations and store director, as well as various corporate areas from buyer and category sales manager to vice president of sales and marketing.

"I am extremely excited and humbled for the opportunity to continue to help serve and lead our wonderful company to many more years of growth in service to the communities in which we operate. I would like to thank my

father, Donald, for his guidance and Charlie, for his steadfast mentorship over the years, and our senior leadership team for their continuous support," Michael said.

As newly appointed executive vice president and COO Richard D. Bossie will work with CEO Michael D'Amour in overseeing all operational areas of the company.

Bossie has over 40 years of experience in the supermarket industry beginning as a part time service clerk. He joined Big Y in 1986 and has worked in all areas of store operations, including store director and later as a district director until his appointment as director of operations in 2010. In 2019, he was named senior vice president of retail operations and customer experience where in addition to his operations oversight, he also leads other retail banners such as Big Y Express gas and convenience and Table & Vine fine wines and liquors along with teams for asset protection and continuous improvement.

Big Y Foods is one of the largest independently owned supermarket chains in New England operating locations throughout Massachusetts and Connecticut with more than 10,000 employees. Big Y has been recognized by Forbes as a Best-in-State Employer in Massachusetts and Connecticut, and in 2023 for both Newsweek's America's Greatest Workplaces for Diversity and for Women. They are ranked at number 72 on Progressive Grocer's PG 100, annual list of North America's top food retailers. Founded in 1936 by brothers Paul and Gerald D'Amour, the store was named after an intersection in Chicopee, Massachusetts where two roads converge to form a "Y".



Charles L. D'Amour



Michael P. D'Amour



Richard D. Bossie

FINDING INCOME WHILE REDUCING RELIANCE ON TRADITIONAL SOURCES



Westchester County has received a \$361,529.73 check from NuEnergen LLC for the county's enrollment in three summer Demand Response programs – bringing the total money earned by the county through this program to \$1.5M.

Westchester County Executive George Latimer said, "This program is a win-win for Westchester residents. It provides revenue through creative solutions to help generate found income while also reducing the county's reliance on traditional energy solutions – which is good for our region in the long term. This is just one example of the inventive fixes my administration has initiated to help us move Westchester forward – by not only working to save our planet but also by finding revenue streams to relieve the burden on taxpayers that did not exist prior to my taking office."

Westchester County works with NuEnergen to provide the county with a Demand

Response program that earns the county income as well as providing an opportunity to further enhance its sustainability efforts. Demand Response is an electricity grid and utility-run series of programs that offer financial incentives to owners of facilities. It also eliminates or minimizes the need to build expensive infrastructure or fire up dormant dirty fossil fuel burning "peaker plants."

In the program, the county remains on "stand-by" to lower energy usage during times of great stress – like days with sweltering heat. On these "high-stress" days, the county is alerted of a "demand response" event beginning and reduces energy usage at some of its facilities – i.e. power down the building and take them off the electric grid. Only a few short hours later, the event would end, and normal operations would resume. The more kW load – or the number of buildings – that are enrolled in the program, the

higher the earning for the county.

Latimer added: "We owe a debt of gratitude to Peter McCartt, (Westchester County director of Energy Conservation and Sustainability) who brought the idea of Demand Response to the county. It is one more example of the creativity of individuals who work within the county and when given encouragement and support, help us achieve greatly."

McCartt said, "It is on us in government to find ways to enhance our sustainability efforts for the good of, not just our county, but the region and planet. This is just one of the many ideas we have initiated, and the opportunity for increased revenue makes entering into a 'demand response' program a no-brainer."

NuEnergen President and CEO Kevin Hamilton said, "The County of Westchester has been forward leaning and proactive through its Demand Response Program participation initiative – much to the benefit of county taxpayers and the region...."

Good Things Happening



Joe Stout, left, and participants exploring parks with an All-Terrain Trackchair.

ACCESS TO ACTIVITIES FOR PEOPLE WITH MOBILITY CONCERNS

Westchester Parks Foundation (WPF) recently received a \$25,000 donation from Veolia North America for continued support of its “WPF Trails Without Limits” program. Launched last spring, the program allows individuals living with cerebral palsy, spinal cord injury, amputation, paraplegia, arthritis, cardiac issues, joint replacements or other mobility concerns the opportunity to immerse themselves in Westchester County Parks. Participants can sign up for a free 90-minute session to use a specially designed All-Terrain Trackchair to access the beautiful trails in Westchester County Parks. The chair allows participants to navigate dirt trails, mud, sand and grass, while enjoying the beauty of the outdoors. The program rotates through various county parks from spring through late fall.

Joe Stout, executive director, Westchester Parks Foundations said, “Since we launched the Trails Without Limits program last spring, the demand to use the chairs by community members has been inspiring. We are

thrilled that Veolia North America is joining us to help sustain the program and continue to bring our mission to life of making the parks accessible to all.”

Bill Madden, the director of communications and government affairs for Veolia’s New York operations said, “Our partnership with the Westchester Parks Foundation is very important to our organization. As a world leader in the environmental services industry, our support of the Trails Without Limits program aligns perfectly with our commitment to the community and the environment. We think it is one of the most unique initiatives in the Hudson Valley that provides an important service to many of our customers.”

The program will start up again March through November 2024 and travel to parks throughout Westchester County.

The Veolia Group aims to be the benchmark company for ecological transformation. With nearly 179,000 employees worldwide, the Group designs and provides

game-changing solutions that are both useful and practical for water, waste and energy management. Through its three complementary business activities, Veolia helps to develop access to resources, preserve available resources and replenish them. In 2020, the Veolia Group supplied 95 million people with drinking water and 62 million people with wastewater services, produced nearly 42 million megawatt hours of energy and treated 47 million metric tons of waste.

A subsidiary of Veolia Group, Veolia North America (VNA) offers a full spectrum of water, waste and energy management services, including water and wastewater treatment, commercial and hazardous waste collection and disposal, energy consulting and resource recovery. VNA helps commercial, industrial, health care, higher education and municipality customers throughout North America. Headquartered in Boston, Veolia North America has more than 7,000 employees working at more than 250 locations across the continent.



BUON APPETITO

Brace your taste buds for a month-long culinary celebration as Downtown White Plains gears up for the fourth edition of Restaurant Month. From now to Jan. 31, the city's vibrant dining scene will be alive with a diverse array of mouthwatering specials, ensuring an unforgettable dining experience for all.

Indulge in a feast for the senses with prix fixe specials starting at \$22.95 for lunch and \$32.95 for dinner or elevate your dining experience with a \$42.95 second-tier dinner option. From intimate meals for two to family-friendly offerings and exclusive indoor dining experiences, participating restaurants are pulling out all the stops to showcase their culinary prowess.

Among the restaurants participating are Alex Lounge Bar & Grill, Archie Grand, The Brazen Fox, Cantina Taco & Tequila Bar, Catrina Taqueria, Chazz Palminteri Italian Restaurant, Delicias del Jireh, Freebird Kitchen and Bar, Greca Mediterranean Kitchen + Bar, Hudson Grille, Lazy Boy Saloon, Lilly’s, Little Drunken Chef, Melt Sandwich Shop, Morton’s The Steakhouse, Red Horse by David Burke, Ron Blacks Beer Hall, Shiraz Kitchen + Wine Bar, Sundance Kitchen & Cantina, Tepe’s Kitchen, TVB by: Pax Romana, Via Garibaldi and Wolf and Warrior.

Restaurant Month is a program coordinated by the Downtown White Plains Business Improvement District, a nonprofit dedicated to promoting and supporting downtown White Plains businesses. Events Manager of the White Plains BID Jennifer Tillerson said, “As the downtown White Plains community continues to grow, we want to highlight our eateries that make this area unique. One way we do this is by working with our local restaurants each year to bring people together and have them try something new. A huge percentage of our restaurants participate in this promotion and prepare really creative offerings each January.”

To view the list of Downtown White Plains Restaurant Month participants and their menu offerings, visit: wpbid.com/restaurantmonth.





ENTERTAINMENT ORGANIZATION THINKS COMMUNITY

Empire City Casino by MGM Resorts employees hosted a toy and coat drive this past holiday season to support the families impacted and displaced by the six-story building collapse in the Bronx, a borough that means so much to Empire City with more than a third of its workforce residing in the borough.

Empire City partnered with Catholic Charities of the Archdiocese of New York, which distributed toys and coats to the families impacted by the fire. Commitment to community and philanthropy are part of MGM Resorts' Focused on What Matters initiative to deliver true social impact in the communities where team members and guests live.

While Empire City has a legacy of generously giving back to communities since opening its doors in 2006, those corporate social responsibility efforts have expanded in the last five years since MGM Resorts acquired the entertainment destination. Hundreds of thousands of dollars have been directed to numerous Bronx nonprofits to fund programs within the company's core philanthropic focus areas, which include food insecurity programs to ensure residents have access to nutritious meals, educational programs that support academic success and workforce development initiatives providing educational and training programs to prepare individuals for sustainable career opportunities.

TENURED ATTORNEY PROMOTED AT HUDSON VALLEY FIRM

Bain R. Loucks has been made a partner at Fishkill, New York-based law firm Feldman, Kleidman, Collins & Sappe LLP (FKC&S). Recognized by Best Law Firms since its First Edition in 2010, FKC&S has tried cases at all levels of state and federal courts throughout the Hudson Valley and Capital District for more than 37 years.

"Bain is an invaluable member of our team and works tirelessly for the clients we serve," said FKC&S Founding Partner Jeffrey M. Feldman. "This well-deserved promotion is not only reflective of his years of dedication, but also of his sterling character. It's an honor to have him as a partner."

A Hudson Valley native, Loucks was born in Kingston and grew up in Ulster County. After graduating from Albany State University of New York in 2000 with a bachelor's degree in English and minor in business administration, he worked as a claims professional in a large health insurance company. In 2005, he earned his Juris Doctorate from Brooklyn Law School and was admitted to practice law in New Jersey. He was admitted to practice in New York the following year.

Prior to joining the FKC&S team in 2018, Loucks began his legal career at a mid-sized firm in New York City, defending product liability claims against automobile manufacturers and negligence claims against transportation companies. In 2008, he joined another well-respected New York City-based firm where he focused on representing professionals, including doctors and lawyers, in malpractice actions and disciplinary proceedings. Throughout

his career he has lectured on emerging issues in professional malpractice and law firm risk management.

For 37 years Feldman, Kleidman, Collins & Sappe has been dedicated to advocating for the legal rights of its clients specializing in the practice of personal injury law and professional liability defense.



Bain R. Loucks

ANTI-SLAVERY EFFORTS OF THOMAS PAINE IS THEME FOR ONLINE EVENT

The Thomas Paine Memorial Association (TPMA) is celebrating both the Jan. 29 birthdate of Thomas Paine and Black History Month, with an international event focusing on Paine's significant anti-slavery efforts.

Black leaders, educators, celebrities, politicians, social influencers are scheduled to appear throughout the event. Guests include comedian Ty Barnett, Representative Jamaal Bowman (D-NY 16th District); Representative Shontel M. Brown (D-OH 11th District); poet Victor Harris; feminist/activist Dom Jones; emergency room doctor and nontheist activist Wil Jeudy; educator, author and historian Richard Newman; Professor Anthony Pinn; Representative Jamie Raskin (D-MD 8th District); Smithsonian Museum Curator Teddy Reeves; Representative Victoria Spartz (R-IN 5th District); and Black Nonbelievers founder and president Mandisa Thomas.

TPMA has been charged by Congress with creating a long-overdue monument to this "forgotten founder" in Washington, D.C.

A bill sponsored by Representatives

Raskin and Spartz was signed into law by President Biden in December 2022. TPMA is in the midst of finding a location and getting final approval for the monument. Raskin and Spartz now serve as the nonprofit group's honorary co-chairs.

Also participating will be event planners TPMA President Margaret Downey, and History Professor Christopher Cameron, author of "Black Freethinkers: A History of African American Secularism."

Musical performances by Cynthia McDonald, a member of Godless Gospel and leader of Chicago's Black Nonbelievers chapter, will open and close the event.

Actor Ian Ruskin will recite a letter that Paine wrote to Thomas Jefferson, using the persona of an enslaved person to emphasize the urgency of ending slavery. The 1808 letter, written seven months before Paine's death, reveals a frustrated and angry abolitionist who had lost patience with those who participated in the debauchery.

Thomas Paine expert Gary Berton, presi-

dent of the Thomas Paine National Historical Association, will introduce the letter from "A Slave" and answer questions.

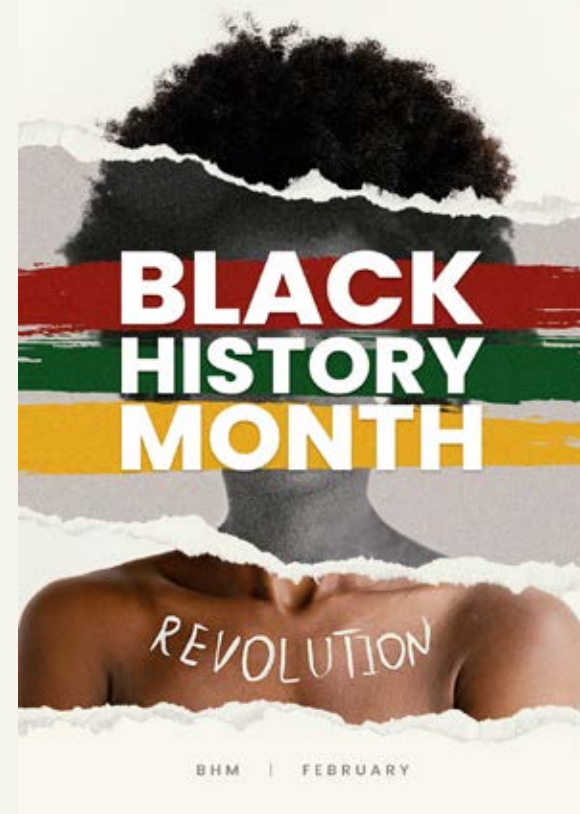
"Thomas Paine stood for equality like no other Founder and more people should know his legacy," said Downey.

"This event will prove that Thomas Paine's legacy should be honored and recognized. A Thomas Paine monument in Washington, D.C. is needed to complete the story of the founding of the United States of America," she said.

A post-event social hour will allow audience participation. Sculptor Zenos Frudakis will Zoom from his studio in Glenside, Pennsylvania, to show his clay statue of Thomas Paine.

Sponsors of the event are the Thomas Paine Memorial Association, Black Nonbelievers, the Secular Coalition for America, the Freedom From Religion Foundation, the Center for Inquiry, and the Freethought Society.

Pre-registration for the event, which begins at 4 p.m. on Jan. 29 is required. Register at <https://us06web.zoom.us/j/82980534952>.



EFFORTS TO OFFER ULTRA-FAST INTERNET SERVICE IN HUDSON VALLEY

Archtop Fiber, the multigig, 100%-fiber internet and phone service provider recently closed its third acquisition of a regional carrier, Warwick Valley Telephone (WVT), and is rapidly starting to deploy the fiber needed to offer ultra-fast internet service to the area.

Through this acquisition, Archtop will provide telecommunications services to customers in New York's Orange County and Mid-Hudson Valley and northwestern New Jersey.

With a commitment to continue WVT's tradition of dedicated customer service and maintaining a strong community presence, Archtop is kicking off construction, over-lashing fiber onto WVT's existing lines and making preparations to power up its state-of-the-art XGS-PON network, bringing the fastest, most reliable, environmentally friendly and affordable internet access to the area early this year.

Archtop entered a stock purchase agreement in May with Momentum Telecom, a leading provider of managed cloud communications services, to acquire New York-based Warwick Valley Telephone (WVT), which was founded in 1902 and has been part of Momentum since 2015. Through this acquisition, Archtop Fiber will provide telecommunications services to customers in New York's Orange County and Mid-Hudson Valley and northwestern New Jersey. Archtop also plans to leverage Momentum Cloud Voice solutions in its greenfield markets.

To reflect the changes coming to the company, Archtop is rebranding it as WVT Fiber, in homage to both the brand's long heritage and its ongoing transformation. Archtop is kicking off construction, over-lashing fiber onto WVT's existing lines and making preparations

to power up its state-of-the-art XGS-PON network, bringing the fastest, most reliable, environmentally friendly and affordable internet access to the area early this year. The 100%-fiber, multigig service features up to 10Gbps upload and download speeds. The trailblazing internet provider is also committed to continuing WVT's tradition of dedicated customer service and maintaining a strong presence in the local community.

"We were drawn to WVT for many reasons, not least of which was its reputation as a community institution committed to customer service.

We are excited to expand on the strengths of both companies," said Jeff DeMond, chairman and CEO of Archtop Fiber. "This is an exciting time for WVT customers as we upgrade their service to fiber. Soon, they will enjoy access to the fastest internet speeds imaginable along with the myriad opportunities that come with it. We're proud to be able to deliver this long-awaited service to the community."

WVT is Archtop Fiber's latest acquisition as it expands its footprint in the Northeast. Late last year, Archtop completed acquisitions of family-owned Hancock Telephone, based in Hancock, New York, and GTel, also family-owned, in Germantown, New York. These acquisitions are part of Archtop Fiber's larger plan to bridge the digital divide in underserved communities in New York's Hudson Valley and beyond with state-of-the-art, 100%-fiber multigig internet.

The Archtop team has decades of success partnering with communities, large and small, to create technology-driven opportunities. With a fully funded business strategy, Archtop is dedicated to local investment ensuring support for customers with upgrades to existing infrastructure while deploying the latest network technology.



Julius Rosenwald with students from a Rosenwald school.
Courtesy Fisk University, John Hope and Aurelia R. Franklin Library, Special Collections

OSSINING PUBLIC LIBRARY PRESENTS BUILDING BRIDGES: THE REMARKABLE STORY OF A JEWISH AND AFRICAN AMERICAN PARTNERSHIP

The Ossining Public Library, Congregation Sons of Israel Briarcliff, Journeys to Change and the Ossining Chapter of the NAACP are hosting a special event on Thursday, Jan. 18 at the Ossining Public Library to kick-off the Bethany Arts Community Black History Month Exhibit on view from Feb. 1 to March 8.

The documentary film "Rosenwald" which tells the remarkable story of how businessman and philanthropist Julius Rosenwald joined forces with Booker T. Washington and African American commu-

nities in the Jim Crow South to build more than 5,000 schools will be featured. A panel discussion led by Joyce Sharrock-Cole, Ossining village historian with Rabbi Dina Rosenberg, Congregation Sons of Israel and Althema Goodson, Ossining NAACP president will take place from 7 to 8:30 p.m. at the Ossining Public Library, Ossining Camille Budarz Theater, 53 Croton Ave., Ossining. No fee required but registration is advised. For more information, contact Abbe Marcus at 845-494-9288 or Abbe@journeys2change.com.



CONNECTICUT COMPANY RANKED FIRST WITHIN THE UTILITY SECTOR FOR COMMITMENT TO ENVIRONMENT

Avangrid (NYSE: AGR), a leading sustainable energy company and member of the Iberdrola Group, recently announced that its employees volunteered more than 23,000 hours in 2023, well surpassing the company's original goal to volunteer 14,000 hours last year. Led by the Avangrid Foundation, employees volunteered in 26 states across the company's service and operating areas, supporting more than 350 organizations.

"This is a testament to our dedication to the communities where we live and work," said Pedro Azagra, Avangrid CEO. "I am very proud of our team. Not only have we surpassed our 2023 goal, but we have more than tripled our volunteering over our 2022 goal. I know that we will continue to show up in our communities this year and build upon our positive impact."

Pablo Colón, director of corporate citizenship and executive director, Avangrid Foundation, said, "Everything we do at the Avangrid Foundation is to help our communities thrive and build a better tomorrow. Our volunteer work last year supported initiatives that provide critical services like shelter and food security, the protection of our biodiversity and access to education and job training."

The Avangrid Foundation also helps to amplify employees' work in their communities through its Energized for Good program. Through this initiative, the Avangrid Foundation donates \$15 per employee volunteer hour to qualifying organizations, up to 100 hours per employee. Last year's Energized for Good program generated more than \$318,160 in donations to local nonprofits.

Our New York employees led the way this year, volunteering more than 7,200 hours in 2023. At New York State Electric & Gas (NYSEG), employees from the Brewster division recently created care packages for military members overseas. Volunteers made personalized messages and sent items to remind troops they are missed and that their service is valued. In the largest one-day volunteer event held at national cemeteries across the nation, staff members from the Mechanicville service division trimmed, removed, and planted trees and mulched the grounds at Gerald B.H. Solomon Saratoga National Cemetery.

In Rochester, New York, Rochester Gas and Electric (RG&E) employees have been longtime partners with Greater Rochester Habitat for Humanity and support the organization year-round by volunteering at Habitat build days. Recently, the RG&E team also volunteered at House of Mercy to sort

and organize clothes so that winter coats were immediately available to shelter residents.

Across Connecticut, United Illuminating (UI), Southern Connecticut Gas (SCG), and Connecticut Natural Gas (CNG) employees volunteered across the companies' service territories, including in Hartford, Ansonia, and Bridgeport. On a bimonthly basis, employees served at the North Haven-based Connecticut Diaper Bank, where they packed and organized diapers for distribution to local nonprofit organizations that serve families in need across the state. Employees also served meals at Hands In Bridgeport, employees spent a day working on a variety of projects at the Cardinal Shehan Center, including mulching an entire playground, organizing books in the library by age and cleaning the equipment room.

the park and paths and collected over 20 bags of trash.

The Avangrid Foundation is an independent, nonprofit organization that funds philanthropic investments that primarily impact communities where Avangrid, Inc. and its subsidiaries operate. Since 2001, the Avangrid Foundation and its predecessors have invested more than \$32 million in partnerships that focus on building sustainable, vital and healthy communities; preserving cultural and artistic heritage; advancing education; and improving people's lives. The Avangrid Foundation is committed to advancing the United Nations Sustainable Development Goals in the United States.

Headquartered in Orange, Connecticut, with approximately \$41 billion in assets and operations in 24 U.S. states, Avangrid has two primary lines of business: networks and renewables. Through its networks business, Avangrid owns and operates eight electric and natural gas utilities, serving more than 3.3 million customers in New York and New England. Through its renewables business, Avangrid owns and operates a portfolio of renewable energy generation facilities across the United States. Avangrid employs more than 7,500 people and has been recognized by JUST Capital in 2021, 2022 and 2023 as one of the JUST 100 companies – a ranking of America's best corporate citizens. In 2023, Avangrid ranked first within the utility sector for its commitment to the environment. The company supports the U.N.'s Sustainable Development Goals and was named among the World's Most Ethical Companies in 2023 for the fifth consecutive year by the Ethisphere Institute.



Elijah Washington

NEW MEMBER OF THE TEAM

Elijah Washington, who will be joining ENPW as its new training and resource associate is a dedicated professional from Yonkers with a passion for driving impact in the

nonprofit sector through program management and community engagement.

His commitment to the nonprofit world was sparked during his formative years through involvement in transformative programs such as the Green Team at Groundwork Hudson Valley and the Junior Docent Program at the Hudson River Museum.

In his professional career, Washington directed youth programs at Travel Unity, a Westchester-based nonprofit, impacting 100+ students annually. His deep dedication to mission-driven work is reflected in diverse roles at summer camps across the Northeast, such as Westchester's Camp Morty, and his service as an AmeriCorps Service Member at City Year New York.

He has been recognized by the African American Men of Westchester with the Dr. Martin Luther King Jr. Award for Social Action, by the Westchester County Youth Bureau with the Milly Kibrick Award and by the SUNY Adirondack Office of Student Engagement and Diversity. Washington brings enthusiasm, versatility and a fervent dedication to creating positive change to Nonprofit Westchester.



BIG AND GETTING BIGGER

Citrin Cooperman, a nationally recognized professional services firm, recently announced the acquisition of Coleman Huntoon & Brown PLLC (CH&B), a North Carolina-based tax, accounting and business consulting firm. CH&B joins Citrin Cooperman with more than 20 employees and over \$7 million in revenue. Its Chapel Hill office establishes Citrin Cooperman's first location in the Carolinas.

"From our very first meeting, we found the CHB partners to be perfectly aligned with us. We share the same values, and the same dedication to high quality, timely client service. Combining with CHB will provide us with the opportunity to work together to grow our firm and our service offerings in North Carolina and beyond," said Citrin Cooperman Executive Chairman Joel Cooperman and CEO Alan Badey in a joint statement.

"Joining Citrin Cooperman has been a wonderful opportunity for our team," said CH&B Managing Partner Mark Brown. "With the resources of a national firm, we look forward to being able to expand the solutions we bring to our clients and continuing to grow our talented group of professionals while maintaining the personal relationships so fundamental to our success."

Allan Koltin, CEO of Koltin Consulting Group, who advised both firms on the transaction, commented that "This strategic expansion is an important step for Citrin Cooperman and fortifies their already impressive presence on the Eastern Seaboard, in addition to their many additional offices across the country. Their growth over the past few years has been remarkable, and their focus on adding firms that share their core values is evident in the joining of CH&B."

Citrin Cooperman is one of the nation's largest professional services firms. With offices across the country, its clients span an array of industry and business sectors and leverage a comprehensive menu of business and personal service offerings. Citrin Cooperman & Company LLP, a licensed independent CPA firm that provides attest services and Citrin Cooperman Advisors LLC, which provides business advisory and nonattest services, operate as an alternative practice structure in accordance with the AICPA's Code of Professional Conduct and applicable law, regulations and professional standards. The entities include more than 450 partners and over 2,800 total professionals.

WESTCHESTER

COURT CASES

U.S. District Court, White Plains
Local business cases, Jan. 3 - 9

Local 806 Structural Steel and Bridge Painters of Greater New York Funds, White Plains vs. American Venture Construction, Landing, New Jersey, 24-cv-25-KMK: Employee Retirement Income Security Act. Attorney: Dana L. Henke.

I.B.E.W. Local 363 Fund, Harriman vs. Maywood Electrical Co., Port Chester, et al, 24-cv-53-PMH: Employee Retirement Income Security Act. Attorney: Gary A. Thayer.

Renaste Gazola, Pomona vs. Cortlandt Healthcare, Cortlandt et al, 24-cv-54-NSR: Age discrimination. Attorney: Michael Taubenfeld.

I.B.E.W. Local 363 Fund, Harriman vs. KS & SS Associates Inc., Garnerville, et al, 24-cv-62-CS: Employee Retirement Income Security Act. Attorney: Gary A. Thayer.

Matthew J. Ymbras, Stony Point vs. Shoprite of Stony Point, et al, 24-cv-66-PMH: Personal injury, removal from Rockland Supreme Court. Attorneys: Ira H. Lapp for plaintiff, Mitchell B. Levine for defendants.

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

Leizor Reichberg, New York, et al, vs. Silbert's Community Resort Inc., Monticello, et al, 24-cv-99-PMH: Civil rights, accommodations. Attorney: Eden P. Quainton for plaintiffs, Patrick F. Palladino for defendants.

Touro College of Dental Medicine, Hawthorne vs. Edward F. Farkas, Lawrence, New York, 24-cv-116-CS: Misappropriation of trade secrets. Attorney: Janice S. Agresti for plaintiff, Gary S. Snitow for defendant.

Jean Ron, Somers vs. Cortlandt Healthcare, Cortlandt et al, 24-cv-54-NSR: Age discrimination. Attorney: Michael Taubenfeld.

DEEDS

Above \$1 million

136 Longview LLC, Brooklyn. Seller: Anderson James, Scarsdale. Property: 136 Longview Ave., White Plains. Amount: \$1 million. Filed Dec. 21.

45 Bedford Road LLC, Armonk. Seller: NCD Acquisitions LLC, Garden City. Property: 45 Bedford Road, North Castle. Amount: \$3 million. Filed Dec. 21.

4w4 LLC, New York. Seller: Jasa 4 W 4 LLC, Nyack. Property: 4 Fourth St., Mount Vernon. Amount: \$2.5 million. Filed Dec. 21.

60 Fulton LLC, Pelham. Seller: Neil Thompson, New York. Property: 60 Fulton Ave., Rye City. Amount: \$2.7 million. Filed Dec. 21.

Basf Corp., Florham Park, New Jersey. Seller: Westchester Industrial Manufacturing & Warehousing Group LLC, Buchanan. Property: 1057 Lower South St., Peekskill. Amount: \$3.4 million. Filed Dec. 20.

Blackhaven Enterprises LLC, Ardsley. Seller: Curtis Loop and Mary Gradle Loop., Pleasantville. Property: 55 Cowdin Circle, New Castle. Amount: \$1.3 million. Filed Dec. 21.

CCC Property Management Inc., Croton-on-Hudson. Seller: 77 East Central Ave LLC, New City. Property: 2104 Albany Post Road, Cortlandt. Amount: \$1.7 million. Filed Dec. 22.

Goudie, Joy and Francis Goudie, Irvington. Seller: 26 North Eckar LLC, Port Chester. Property: 26 N. Eckar St., Greenburgh. Amount: \$1 million. Filed Dec. 22.

McCrossan Enterprises LLC, Katonah. Seller: Michael Frishberg, New York. Property: 148 Narrows Road, Bedford. Amount: \$7.2 million. Filed Dec. 21.

Port Chester Management Corp., Port Chester. Seller: Adeo Hill LLC, White Plains. Property: 103-107 Adeo St., Rye Town. Amount: \$1.7 million. Filed Dec. 20.

Qvist, Erik and Cecilia Qvist, Scarsdale. Seller: Fuller House LLC, Scarsdale. Property: 97 Garden Road, Scarsdale. Amount: \$4.3 million. Filed Dec. 21.

Rogers, Mary E., Scarsdale. Seller: Cooper Real Estate Development LLC, Scarsdale. Property: 9 Ogden Road, Scarsdale. Amount: \$1.2 million. Filed Dec. 22.

Sylvan Development Corp., Purchase. Seller: One Stone Ridge LLC, Purchase. Property: Stone Ridge Road, Harrison. Amount: \$4.2 million. Filed Dec. 22.

Toll Land VI Ltd. Partnership, Fort Washington, Pennsylvania. Seller: Valeria Homeowners Association II Inc., Yorktown Heights. Property: Furnace Dock Road, Cortlandt. Amount: \$1.4 million. Filed Dec. 21.

Uljai, Drane, Yonkers. Seller: 110 Harrison Ave LLC, Mount Vernon. Property: 110 Harrison Ave., Yonkers. Amount: \$1.6 million. Filed Dec. 21.

Village of Ossining, Ossining. Seller: Hunter Street Properties LLC, White Plains. Property: 72 1/2 Hunter St., Ossining. Amount: \$16.5 million. Filed Dec. 22.

Below \$1 million

175 Winthrop LLC, Yonkers. Seller: Singh Harjinder, Hartsdale. Property: 14 Payne St., Greenburgh. Amount: \$256,000. Filed Dec. 21.

26 Greendale LLC, Middlefield, Connecticut. Seller: SSJ Property Management LLC, New Rochelle. Property: 26 Greendale Ave., Mount Vernon. Amount: \$792,000. Filed Dec. 22.

28 Dunbar LLC, Yonkers. Seller: Nicolas M. Romero, Yonkers. Property: 28 Dunbar St., Yonkers. Amount: \$200,000. Filed Dec. 20.

312 High Point LLC, Elmsford. Seller: Tenzing D. Sherpa, Maspeth. Property: 200 Highpoint Drive, Greenburgh. Amount: \$445,000. Filed Dec. 21.

40 Davis Ave LLC, Dobbs Ferry. Seller: Sari J. Sosa and Marco A. Gorra Cantu, New York. Property: 36 Gordon St., Yonkers. Amount: \$580,000. Filed Dec. 22.

72BHH LLC, Somers. Seller: Elena Appleton, Waccabuc. Property: 72 Heritage Hills, 72B, Somers. Amount: \$478,000. Filed Dec. 21.

75 Hillside Avenue LLC, Valhalla. Seller: Claire Rayton, Brooklyn. Property: 75 Hillside Ave., Mount Pleasant. Amount: \$466,000. Filed Dec. 21.

Aucar, Hilda J., White Plains. Seller: Butt Sumaira, White Plains. Property: 20 Walworth Terrace, White Plains. Amount: \$840,000. Filed Dec. 22.

Basf Corp., Florham Park, New Jersey. Seller: Hudson River Industrial Properties LLC, Buchanan. Property: 1057 Lower South St., Peekskill. Amount: \$497,000. Filed Dec. 20.

Bermel, Michele, Chappaqua. Seller: 5AIF Sycamore 2 LLC, Irvine, California. Property: 548 Eighth Ave., Mount Vernon. Amount: \$496,000. Filed Dec. 21.

Cote, Raymond, Carmel. Seller: Lakeview Loan Servicing LLC, Coppell, Texas. Property: 1 Nob Hill Drive, Greenburgh. Amount: \$337,000. Filed Dec. 21.

Falcone, Sandra M., Yorktown Heights. Seller: 1450 Main Street LLC, Bronx. Property: 1450 E. Main St., Yorktown. Amount: \$418,000. Filed Dec. 22.

Fussteig, Marc, Katonah. Seller: Comfortbuilt LLC, White Plains. Property: 8 Willow Crest Drive, Somers. Amount: \$745,000. Filed Dec. 20.

Madison Bay LLC, Great Neck. Seller: Bruce and Sheryl Lord, Yonkers. Property: 6 Whelan Place, Yonkers. Amount: \$240,000. Filed Dec. 20.

Maiorano, Carmine, Mount Vernon. Seller: 300 E. Third Holdings LLC, Yonkers. Property: 300 E. Third St., Mount Vernon. Amount: \$782,000. Filed Dec. 22.

Manicchio, Carmina, Ossining. Seller: 14 Madison Ave LLC, Ossining. Property: 14 Madison Ave., Ossining. Amount: \$550,000. Filed Dec. 22.

Mitra, Joydev, New Rochelle. Seller: MEM Flipp Corp., Ossining. Property: 342 Seventh Ave., Mount Vernon. Amount: \$250,000. Filed Dec. 20.

Properties Fajardo LLC, Bronx. Seller: Luis A. Flores and Yanet A. Diaz-Flores, Yonkers. Property: 197 Rockne Road, Yonkers. Amount: \$580,000. Filed Dec. 21.

Reidy, Susan G. and Susan Reidy, New Rochelle. Seller: Rec Realty Corp., New Rochelle. Property: 314 Lockwood Ave., New Rochelle. Amount: \$450,000. Filed Dec. 20.

Ruggiero, Joseph Anthony, Chappaqua. Seller: Federal Home Loan Mortgage Corp., McLean, Virginia. Property: 134 Fulton Ave., Mount Vernon. Amount: \$861,000. Filed Dec. 22.

Siesel, Mark A., White Plains. Seller: Wilmington Trust NA, New York. Property: 30 Hart Ave., Yonkers. Amount: \$50,000. Filed Dec. 22.

Sirignano, Michael, Cross River. Seller: Hb1 Alternative Holdings LLC, West Palm Beach, Florida. Property: 87 Brookside Ave., Mount Vernon. Amount: \$461,000. Filed Dec. 22.

Tilem, Peter, White Plains. Seller: Bank of America NA, Anaheim, California. Property: 324 Woodworth Ave., Yonkers. Amount: \$438,000. Filed Dec. 21.

Tricarico, Debra, Bridgewater, Connecticut. Seller: Merhi 221 LLC, Bronx. Property: Corner Oak Street, Greenburgh. Amount: \$265,000. Filed Dec. 21.

WP Bradford Avenue LLC, Bronx. Seller: David Leitner, White Plains. Property: Bradford Avenue, Greenburgh. Amount: \$860,000. Filed Dec. 20.

JUDGMENTS

1st Avenue Mailroom Inc., New York. \$67,096 in favor of Fedex Corporate Services Inc., Memphis, Tennessee. Filed Dec. 21.

Alcantara, Angelina, Yonkers. \$11,546 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 20.

Alomary, Amjad, Yonkers. \$5,820 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 15.

Bahamundi, Gilbert, Mamaroneck. \$4,997 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 20.

Baldo, Carlos R., Ossining. \$9,431 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 20.

Bonilla, Yokeily, Yonkers. \$1,999 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Brock Collection LLC, New York. \$71,024 in favor of Fedex Corporate Services Inc., Memphis, Tennessee. Filed Dec. 21.

Brooklyn Battery Works LLC, Brooklyn. \$66,194 in favor of Fedex Corporate Services Inc., Memphis, Tennessee. Filed Dec. 21.

Buchanan, Tricia, New Rochelle. \$4,394 in favor of Capital One NA, McLean, Virginia. Filed Dec. 15.

Calle, Francisco S., Port Chester. \$6,279 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 19.

Chambers, Connell J., Mount Vernon. \$28,438 in favor of 150 Riverside OP LLC/Riverside Premier Rehabilitation & Healing Center, New York. Filed Dec. 21.

Coggeshall, Geoffrey D., White Plains. \$10,720 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 15.

Cohen, Patricia B., Irvington. \$3,823 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 15.

Comfort Zone, Grand Junction, Colorado. \$115,787 in favor of GCM Capital LLC, White Plains. Filed Dec. 19.

Competition Auto Works Inc., Astoria. \$77,464 in favor of Efficiency Enterprises Inc., Astoria. Filed Dec. 21.

Davis, John III, Cortlandt Manor. \$6,402 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Design Bar LLC, Yonkers. \$44,916 in favor of 2475 Central Ave LLC, Yonkers. Filed Dec. 20.

Diaz, Katiria Y., Yonkers. \$2,138 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 15.

Earl, Chris, Mount Vernon. \$4,965 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 20.

Edge Framers & Interiors Inc., Brooklyn. \$569,392 in favor of Euler Hermes North America Insurance Co., Owings Mills, Maryland. Filed Dec. 21.

Egan, Liam, Rye. \$8,535 in favor of American Express National Bank, Sandy, Utah. Filed Dec. 20.

Feenstra, Robert, Buchanan. \$6,621 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Flores, Erica, Yonkers. \$2,623 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 21.

Four Green Fields LLC, New York. \$27,927 in favor of Ace Endico Corp., Brewster. Filed Dec. 21.

Gaal, Stephen G., Scarsdale. \$3,519 in favor of Capital One NA, Richmond, Virginia. Filed Dec. 15.

Garcia, Jenny, Cortlandt Manor. \$3,522 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 20.

Garcia, Nelson, Yonkers. \$4,884 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 20.

Genco Elevator Inc., Astoria. \$117,660 in favor of Benfield Electric Supply Company Inc., Mount Vernon. Filed Dec. 19.

Girgis, Nadine D., Croton-on-Hudson. \$16,103 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Gonzalez, Joel E., Yonkers. \$2,446 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 20.

Guidarelli, Alicia D., Cortlandt Manor. \$10,136 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Herrera, Lizmary, Yonkers. \$16,189 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 20.

High Ridge Bagel Factory, Yonkers. \$27,766 in favor of David Rosen Bakery Supplies Inc., Maspeth. Filed Dec. 20.

Hinds, Abraham, Mount Vernon. \$3,391 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 15.

Imperial, Jose, Yonkers. \$4,235 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 20.

Ivezaj, Theresa, Yonkers. \$4,616 in favor of Bank of America NA, Charlotte, North Carolina. Filed Dec. 20.

Keiler, Leonard M., West Harrison. \$5,938 in favor of Capital One NA, Richmond, Virginia. Filed Dec. 15.

Kingsley, Diane K., Pleasantville. \$4,718 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 20.

Latimer, David, White Plains. \$35,786 in favor of Affinity Federal Credit Union, Basking Ridge, New Jersey. Filed Dec. 21.

Lavelle, Maeve, Rye. \$16,725 in favor of American Express National Bank, Sandy, Utah. Filed Dec. 20.

Lee, Anthony K., Mount Vernon. \$3,356 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 19.

Lehman, Karen M., Pleasantville. \$2,586 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 20.

London Luxury LLC, New Rochelle. \$118,249 in favor of Euler Hermes North America Insurance Co., Owings Mills, Maryland. Filed Dec. 21.

Lopez, Kenlis M., Yonkers. \$4,518 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 19.

Lopez, Richard, Yonkers. \$3,885 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 19.

McKenly, Arlene C., Ardsley. \$2,875 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 19.

Metcalf, Marianna, Valhalla. \$27,505 in favor of American Express National Bank, Sandy, Utah. Filed Dec. 20.

Mitchell, Bryce C., White Plains. \$2,623 in favor of Capital One NA, Richmond, Virginia. Filed Dec. 15.

Nunez, Johnny, Yonkers. \$11,278 in favor of Bank of America NA, Charlotte, North Carolina. Filed Dec. 20.

Pelham & White Corp., Mount Vernon. \$913,428 in favor of Euler Hermes North America Insurance Co., Owings Mills, Maryland. Filed Dec. 21.

Pippo, Rossano, New Rochelle. \$5,014 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 20.

Polintan, Annie Marie L, Yonkers. \$4,819 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 20.

Ramirez, Viterbo R., Yonkers. \$3,505 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 19.

Ranghelli, Dana, Tarrytown. \$8,034 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 20.

Recalde, Carlos, Yonkers. \$5,713 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 20.

Rios, Peter, Yonkers. \$3,161 in favor of Citibank NA, Sioux Falls, South Dakota. Filed Dec. 15.

Roberts, Christina, Elmsford. \$3,114 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 15.

Rockland & Bergen Surgery Center LLC, Montvale, New Jersey. \$10,041 in favor of A&P Coat Apron & Linen Supply LLC, Mount Vernon. Filed Dec. 19.

Schiavone, Salvatore, Harrison. \$14,737 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 20.

Spano, Nicholas D., West Harrison. \$2,083 in favor of Capital One NA, McLean, Virginia. Filed Dec. 20.

Stalbord, Arnoux, Mount Vernon. \$8,420 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 20.

Sullivan, Jenna, Briarcliff Manor. \$2,709 in favor of Capital One NA, Glen Allen, Virginia. Filed Dec. 15.

Talledo, Alexander R., New Rochelle. \$2,743 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 15.

TPR Holdings LLC, New York. \$19,245 in favor of Fedex Corporate Services Inc., Memphis, Tennessee. Filed Dec. 21.

Veras, Mary A., Bronxville. \$22,460 in favor of American Express National Bank, Sandy, Utah. Filed Dec. 20.

Whiteman, Arlene, Ardsley. \$2,875 in favor of Cavalry SPV I LLC, Greenwich, Connecticut. Filed Dec. 19.

Wooter Apparel Inc., Staten Island. \$102,007 in favor of Fedex Corporate Services Inc., Memphis, Tennessee. Filed Dec. 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.

Adler, Jane S., as owner. Filed by Joel Friedberg. Action: Foreclosure of a mortgage in the principal amount of \$2,146 affecting property located at 48 Pocantico St., Unit L, Sleepy Hollow. Filed Dec. 21.

Akjs Corp., as owner. Filed by Noah Bank. Action: Foreclosure of a mortgage in the principal amount of \$1,000,000 affecting property located at 886 Commerce St., Mount Pleasant. Filed Dec. 20.

Bellino, Frank III, as owner. Filed by Freedom Mortgage Corp. Action: Foreclosure of a mortgage in the principal amount of \$150,000 affecting property located at 35 Winding Lane, Bedford. Filed Dec. 28.

Capital One NA, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$620,000 affecting property located at 1 Topland Road, White Plains. Filed Dec. 21.

Capparelli, Nicoletta, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$594,000 affecting property located at 436 Halstead Ave., Mamaroneck. Filed Dec. 20.

Capparelli, Nicoletta, as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$594,000 affecting property located at 436 Halstead Ave., Rye. Filed Dec. 20.

Carmen, Morel, as owner. Filed by The Bank of New York Mellon Trust Company NA. Action: Foreclosure of a mortgage in the principal amount of \$603,000 affecting property located at 27 Radford St., Yonkers. Filed Dec. 28.

Coleman, Edmond D., as owner. Filed by Webster Bank NA. Action: Foreclosure of a mortgage in the principal amount of \$100,000 affecting property located at 24 Lancaster Ave., Cortlandt. Filed Dec. 28.

Fontana, Mario, as owner. Filed by DLJ Mortgage Capital Inc. Action: Foreclosure of a mortgage in the principal amount of \$417,000 affecting property located at 5A Mill Court, Cortlandt Manor. Filed Dec. 27.

Gordon, James, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$650,000 affecting property located at 9 Hidden Hollow Lane, Millwood. Filed Dec. 26.

Graham, Jacqueline M., as owner. Filed by The Bank of New York Mellon. Action: Foreclosure of a mortgage in the principal amount of \$200,000 affecting property located at 25 Harrison St., Mount Vernon. Filed Dec. 21.

Jones, Kimberly R., as owner. Filed by MEB Loan Trust VII-US National Bank Trust. Action: Foreclosure of a mortgage in the principal amount of \$75,000 affecting property located at 141 Lorraine Ave., Mount Vernon. Filed Dec. 27.

Lobdell, Joy R. (estate of) as owner. Filed by Mortgage Assets Management LLC. Action: Foreclosure of a mortgage in the principal amount of \$780,000 affecting property located at 33 Puritan Drive, Port Chester. Filed Dec. 27.

New Rochelle Industrial Development Agency, as owner. Filed by FS Rialto 2022-FL5 Issuer LLC-Successor-in-Interest to FS Credit Originator LLC. Action: Foreclosure of a mortgage in the principal amount of \$105,000,000 affecting property located at 360 Huguenot St., New Rochelle. Filed Dec. 20.

New Rochelle Industrial Development Agency, as owner. Filed by FS Rialto 2022-F15 Issuer LLC-Successor-in-Interest to FS Credit Originator LLC. Action: Foreclosure of a mortgage in the principal amount of \$105,000,000 affecting property located at 360 Huguenot St., New Rochelle. Filed Dec. 20.

Skeete, Kayreen, as owner. Filed by US Bank National Trust. Action: Foreclosure of a mortgage in the principal amount of \$148,000 affecting property located at 69 N. Moquette Row, Yonkers. Filed Dec. 27.

MECHANIC'S LIENS

130 Midland Avenue Owner LLC, Rye. \$296,257 in favor of Billed Exchange LLC, Austin, Texas. Filed Dec. 26.

Greenburgh Housing Authority, Greenburgh. \$65,719 in favor of Sunbelt Rentals Inc., Islip. Filed Dec. 28.

Parikh, Ashit and Preeti Parikh, Harrison. \$8,119 in favor of Woodhaven Tile & Stone Design Inc., Rego Park. Filed Dec. 21.

Roger Bradley Realty Association LLC, White Plains. \$15,400 in favor of Adler Commercial Construction Co., Thornwood. Filed Dec. 20.

Souto, Melissa, Mamaroneck. \$2,665 in favor of TJ Baron Electric LLC, Garrison. Filed Dec. 20.

St. Joseph's Hospital Yonkers, d.b.a.,Yonkers. \$483,024 in favor of R. Gunzer Inc., Long Island. Filed Dec. 28.

St. Joseph's Hospital Yonkers, d.b.a.,Yonkers. \$45,117 in favor of R. Gunzer Inc., Long Island. Filed Dec. 28.

St. Joseph's Medical Center, Yonkers. \$483,024 in favor of R. Gunzer Inc., Long Island. Filed Dec. 28.

Urstadt Biddle Properties Inc., Eastchester. \$9,952 in favor of Foundation Building Materials, Great Neck. Filed Dec. 26.

NEW BUSINESSES

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

Sole Proprietorships

Andys Corner, 102 Woodland Hills Road, White Plains 10603. c/o Andrea Allen. Filed Dec. 20.

Ashman & Son Services, 159 S. 13th Ave., Mount Vernon 10550. c/o Ronald Shaw. Filed Dec. 28.

Battle Hill Garden Group, 47 Concord Ave., White Plains 10606. c/o Peter Wilcox. Filed Dec. 21.

Best Notary New York City, 114 Franklin Ave., No. 8, New Rochelle 10805. c/o Laquana McNeil. Filed Dec. 20.

Books By Claire, 71 Highland Ave., Eastchester 10709. c/o Claire Titto. Filed Dec. 20.

Bullseye Affiliate Management, 6 Birchwood Road, White Plains 10605. c/o Michael J. Fuchs. Filed Dec. 27.

Bvero Construction Consultants, 41 Longview Drive, Eastchester 10709. c/o Brucek Mogavero. Filed Dec. 28.

CS Flavors, 1 Lakeview Drive, Apt. 5F, Peekskill 10566. c/o Steven Garcia. Filed Dec. 26.

Defensecraft, 8 Danner Ave., Harrison 10528. c/o Edward Frawley. Filed Dec. 26.

Excellent, 26 Hunt Place, White Plains 10606. c/o Omar Segovia. Filed Dec. 26.

Gloves Kitchen, 76 Mount Joy Place, New Rochelle 10801. c/o Gloria Moreno Sandoval. Filed Dec. 21.

Golden Hour Tanning & Makeup, 1 Silver Stream Drive, West Harrison 10604. c/o Jessica Guerrero. Filed Dec. 21.

Hall FMC, 294 Church St., New Rochelle 10805. c/o Michele Majors. Filed Dec. 29.

Home Improvement KCT, 3 Lockwood Place, Port Chester 10573. c/o Klever Tepan. Filed Dec. 27.

Hudson Hill Capital, 46 Gramatan Ave., No. 195, Mount Vernon 10550. c/o Gregory Harrell. Filed Dec. 28.

Juan Auto Mechanic, 2 Pleasantville Road, Pleasantville 10570. c/o Juan S. Tiburcio de la Cruz. Filed Dec. 26.

Little Smiles Daycare, 209 Lincoln Ave., No. 1, Yonkers 10704. c/o Yessenia Gomez Sanchez. Filed Dec. 27.

Mapis Love, 81 Charter Circle, Ossining 10562. c/o Daruina Rodriguez. Filed Dec. 27.

Meadow Lab, 30 S. Ferris St., Irvington 10533. c/o Robert Anthony Jones III. Filed Dec. 21.

Mi Casa Su Casa Realty, 501 E. Boston Post, Mamaroneck 10543. c/o Maribel Garcia. Filed Dec. 29.

HUDSON VALLEY

BUILDING LOANS

Above \$1 million

16 Elish Parkway LLC, as owner. Lender: Northeast Community Bank. Property: 16 Elish Parkway. Spring Valley. Amount: \$2.4 million. Filed Dec. 21.

7 Hana LLC, as owner. Lender: Adirondack Trust Co. Property: 7 Hana Lane, Monsey. Amount: \$2 million. Filed Dec. 21.

Loan Funder LLC Series 61904, as owner. Lender: 48 Duell LLC. Property: 48 Duell Ave., Monroe. Amount: \$1.7 million. Filed Dec. 14.

Northeast Community Bank, as owner. Lender: 111 Schunemunk LLC. Property: 111 Schunemunk Road, Palm Tree. Amount: \$3 million. Filed Dec. 19.

Orange Bank & Trust Co., as owner. Lender: OC Hospitality LLC. Property: 21 Medical Parc Road, Wallkill. Amount: \$11 million. Filed Dec. 21.

Weiss, Isaac and Shaindy Weiss, as owner. Lender: TD Bank NA. Property: 21 Dale Road, Airmont. Amount: \$1.3 million. Filed Dec. 18.

Below \$1 million

Bank of America, as owner. Lender: Stewart K. Ifetayo. Property: in Newburgh. Amount: \$15,000. Filed Dec. 19.

Amped Up Inc. by Nom and Mortgage Electronic Registration Systems Inc. Nom, as owner. Lender: RE Equity New York LLC. Property: 40 Farmingdale Road, Chester. Amount: \$99,000. Filed Dec. 14.

Sharestates Investments LLC, as owner. Lender: 37 Carpenter LLC. Property: in Newburgh. Amount: \$140,000. Filed Dec. 21.

DEEDS

Above \$1 million

Pipes of Peace LLC, Bedford, Massachusetts. Seller: Low Down Realty Corp., Poughkeepsie. Property: 184 Church St., Poughkeepsie. Amount: \$3.5 million. Filed Dec. 11.

POK Portfolio LLC, Brooklyn. Seller: Jeffrey S. Knipe. Hyde Park. Property: in Poughkeepsie. Amount: \$3.3 million. Filed Dec. 8.

Whitney, Ada and Jon Vesey, Brooklyn. Seller: Gramercy North LLC, Wassaic. Property: in Washington. Amount: \$3.8 million. Filed Dec. 1.

Below \$1 million

5 Star Flooring & Painting LLC, Wallkill. Seller: US Bank National Association, Lewisville, Texas. Property: 12 Jean Drive, Poughkeepsie. Amount: \$280,500. Filed Dec. 6.

Akhtar, Abdulqadir Syed, Dix Hills. Seller: JVR Homes LLC, Wingdale. Property: 10 Rodina Drive, Pawling. Amount: \$685,000. Filed Dec. 8.

Chung, Sean, College Point. Seller: Homestead Grow Supplies LLC, Poughkeepsie. Property: 3 Allen Place, Poughkeepsie. Amount: \$449,000. Filed Dec. 5.

Costa, Paulo Ferraz and Barbara Costa, Canaan, Connecticut. Seller: 25 Old Farm Road Development LLC, Poughkeepsie. Property: in Red Hook. Amount: \$85,000. Filed Dec. 4.

Creative Realty Opportunities LLC, Spring Valley. Seller: 122 Garden Street LLC, Monroe. Property: 122 Garden St., Poughkeepsie. Amount: \$180,000. Filed Dec. 5.

Curtin, Kevin F. and Chena L. Dederian, Fort Lee, New Jersey. Seller: River Ridge Associates LLC, Livingston, New Jersey. Property: in Hyde Park. Amount: \$591,000. Filed Dec. 4.

D&D Vele Home Solutions LLC, Shrub Oak. Seller: Deal House Capital Fund II LLC, Mamaroneck. Property: in Wappinger. Amount: \$350,000. Filed Dec. 1.

FW Webb Company, Bedford, Massachusetts. Seller: Low Down Realty Corp., Poughkeepsie. Property: 192 Church St., Poughkeepsie. Amount: \$500,000. Filed Dec. 11.

Foley, Stephen, Poughkeepsie. Seller: River Ridge Associates LLC, Livingston, New Jersey. Property: 61 Hudson View Terrace Hyde Park. Amount: \$560,000. Filed Dec. 7.

Fure P4 LLC, Brooklyn. Seller: Kim L. Martina, Haymarket, Virginia. Property: 53 Walker Road, Hopewell Junction. Amount: \$450,000. Filed Dec. 7.

Gato Properties LLC, Poughkeepsie. Seller: James Wargo, Poughkeepsie. Property: in Hyde Park. Amount: \$140,000. Filed Dec. 4.

WESTCHESTER COUNTY & HUDSON VALLEY

Joseph Castellano Trust, Wappingers Falls. Seller: Todego Realty LLC, Arlington, Massachusetts. Property: in town of Poughkeepsie. Amount: \$335,000. Filed Dec. 8.

Laviola New York Holdings LLC, Fort Lauderdale, Florida. Seller: Urban Builders Inc., Poughkeepsie. Property: 19 Cove Road, Rhinebeck. Amount: \$775,000. Filed Dec. 4.

Lerner, Scott and Laura Lerner, Newburgh. Seller: River Ridge Associates LLC, Livingston, New Jersey. Property: 209 Hudson View Terrace, Hyde Park. Amount: \$560,000. Filed Dec. 4.

Logan, John, Naples, Florida. Seller: Five Pillars Realty LLC, Beacon. Property: 10 Elizabeth Terrace, Wappinger. Amount: \$600,000. Filed Dec. 4.

Lois, Eugene, Staatsburg. Seller: River Ridge Associates LLC, Livingston, New Jersey. Property: 195 Hudson View Terrace Hyde Park. Amount: \$618,000. Filed Dec. 7.

Melaney Drive Corp., New York. Seller: Robert and Diane Leifer, Monsey. Property: 14 Holland Lane, Monsey. Amount: \$850,000. Filed Nov. 16.

Memes Property LLC, Wappingers Falls. Seller: Fishkill Plains Holdings LLC, Hopewell Junction. Property: 847 Route 376, East Fishkill. Amount: \$534,500. Filed Dec. 4.

Monsey Villa LLC, Brooklyn. Seller: Elye Mittelman, Montebello. Property: 12 Wiener Drive, Monsey. Amount: \$585,940. Filed Nov. 20.

Moshel, Yitzchok, Spring Valley. Seller: B Developers LLC, Spring Valley. Property: 15 Ostereh Blvd., New Square. Amount: \$730,000. Filed Nov. 14.

Potter Ranch LLC, Pelham. Seller: Barefoot Farm LLC, Hopewell Junction. Property: 239 Hynes Road, Beekman. Amount: \$125,000. Filed Dec. 5.

Ressler, Shlomo and Aaron S. Notik, Pomona. Seller: MOD 6 LLC, Brooklyn. Property: 6 Burning Bush Court, Pomona. Amount: \$999,999. Filed Nov. 30.

Reynoso, Ana, Nyack. Seller: 13 Waldron LLC, Spring Valley. Property: 13 Waldron Drive, Stony Point. Amount: \$580,000. Filed Nov. 30.

RG Duell LLC, Fishkill. Seller: William F. Weber, Kingston. Property: 68 W. Main St., Pawling. Amount: \$93,500. Filed Dec. 5.

Rosenblum, Mordiche P., Spring Valley. Seller: Polnoya Homes LLC, Spring Valley. Property: 116 Tetiev Way, New Square. Amount: \$723,000. Filed Nov. 15.

Russel Fleish LLC, et al, Monticello. Seller: Yechiel Cohen, Suffern. Property: 10 Memorial Drive, Suffern. Amount: \$40,000. Filed Nov. 30.

SBO 392 LLC, Monsey. Seller: Teriann DeCarlo, Thiells. Property: 20 Mountainview Drive, Thiells. Amount: \$570,000. Filed Nov. 16.

Shiras Miriam of Rockland County Inc., Spring Valley. Seller: Chanie D. Fekete, Airmont. Property: 46 Campbell Ave., Airmont. Amount: \$950,000. Filed Nov. 20.

Spartan Real Property Holdings LLC, Wappingers Falls. Seller: Donald E. Archer, Poughkeepsie. Property: in LaGrange. Amount: \$360,000. Filed Dec. 4.

Thornton, Nancy Raspa, Lakeway, Texas. Seller: 25 Old Farm Road Development LLC, Poughkeepsie. Property: in Red Hook. Amount: \$85,000. Filed Dec. 1.

Tsapapas, Demetra, New York. Seller: Toll Northeast V Corp., Fort Washington, Pennsylvania. Property: in Fishkill. Amount: \$684,500. Filed Dec. 4.

Velocity House Buyers LLC, Monroe. Seller: John T. Tucker Jr., Hopewell Junction. Property: 11 Waldron Ave., Nyack. Amount: \$155,000. Filed Nov. 16.

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

NEW BUSINESSES

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

Sole Proprietorships

Josmar Farms & Foods, 2 Hartwood Club Road, Sparrowbush 12780. c/o Joseph Oyesoji Opadele. Filed Dec. 11.

KS Events, 304 Nina St., New Windsor 12553. c/o Latoya Nicole King. Filed Dec. 11.

Kunfu Panda Tea, 1 E. Main St., Washingtonville 10992. c/o Virginia Galeana Hernandez. Filed Dec. 15.

La Di Da Home Investment Consultants, 941 Mount Hope Road, Middletown 10940. c/o Marilyn D. Brighina. Filed Dec. 11.

Law Offices of Lisa M Cobb, 56 N. Plank Road, Suite 1 PMB 408, Newburgh 12550. c/o Lisa M. Cobb. Filed Dec. 13.

Note To Self, 49 Cascade Road, Warwick 10990. c/o Asiye Bodur. Filed Dec. 13.

Odells Woodworks, 100 Orchard Hill Road, Middletown 10941. c/o Connor Riley Odell. Filed Dec. 19.

Professional Cleaning Services, 103 W. Main St., Goshen 10924. c/o Maria DelCarmen Rojas Perez. Filed Dec. 18.

Purple Goat Graphics, 90 Ridge Road, Highland Mills 10930. c/o Keri Lee Katt. Filed Dec. 14.

Shop HCM, 607 Hill Ave., Walden 12586. c/o Hannah Catherine Muller. Filed Dec. 13.

WCM Holdings LLC, Fishkill. Seller: Alexandra Lallo, Lady Lake, Florida. Property: in Milan. Amount: \$445,000. Filed Dec. 4.

Westoria LLC, West Nyack. Seller: Constance J. and Paula M. Bosco, West Nyack. Property: 730 W. Nyack Road, West Nyack. Amount: \$320,000. Filed Nov. 29.

Williams, Simone, Beacon. Seller: US Bank National Association, Lewisville, Texas. Property: 61 Howland Ave., Beacon. Amount: \$385,000. Filed Dec. 4.

Woldrense Holdings LLC, Brooklyn. Seller: Velocity House Buyers LLC, Monroe. Property: 11 Waldron Ave., Nyack. Amount: \$188,000. Filed Nov. 16.

Zaidman, Avraham E. and Nechuma Zaidman, Monsey. Seller: 11 Manor LLC, Chester. Property: 11 Manor Drive, Monsey. Amount: \$755,000. Filed Nov. 29.

JUDGMENTS

Ari Mutual Insurance Co., Cleveland, Ohio. \$3,136 in favor of Geico General Insurance Co., Woodbury. Filed Dec. 12.

Bell, William, et al, Washingtonville. \$35,353 in favor of Avis Rent a Car System LLC, Atlanta, Georgia. Filed Dec. 13.

Bellantoni, John, Monroe. \$10,411 in favor of Flynn Funeral & Cremation Memorial Centers Inc., Monroe. Filed Dec. 12.

Berger, Malca, Monroe. \$53,563 in favor of American Express National Bank, Sandy, Utah. Filed Dec. 14.

Bielen, Richard J., New Windsor. \$7,899 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 15.

Blei, Maureen A., Rock Tavern. \$29,847 in favor of JPMorgan Chase Bank, Wilmington, Delaware. Filed Dec. 13.

Boston Market Corp., Golden, Colorado. \$90,078 in favor of BRE Retail Residual Owner 1 LLC, New York. Filed Dec. 13.

Bradley, Chavonn and Garcia Tene, Middletown. \$3,227 in favor of Sutton Hill II LLC, Clifton, New Jersey. Filed Dec. 14.

Cristiean, Marin, Washingtonville. \$5,614 in favor of Synchrony Bank, Draper, Utah. Filed Dec. 12.

Dow, Cassie M., Newburgh. \$1,934 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Eisenstadt, Carolyn, New Windsor. \$11,156 in favor of Heritage Financial Credit Union, Middletown. Filed Dec. 15.

Eze, Malachy, Middletown. \$2,868 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 14.

Goins, Eric L., Middletown. \$7,069 in favor of Hudson Valley Credit Union, Poughkeepsie. Filed Dec. 12.

Gonzalez, Karen, Monroe. \$1,578 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Dec. 14.

Goode, Monique, Middletown. \$10,410 in favor of Maple Fields HOA Inc., Fishkill. Filed Dec. 15.

Greenaway Mandrell, et al, Bronx. \$62,798 in favor of Citizens Bank, Johnston, Rhode Island. Filed Dec. 12.

Hagans, Tanika L., Middletown. \$3,876 in favor of Capital One, McLean, Virginia. Filed Dec. 12.

Herman, Freida, et al, Monroe. \$44,948 in favor of M&T Bank, Getzville. Filed Dec. 13.

Herring, Nettie, Middletown. \$1,427 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Dec. 18.

Hicks, Lisa A., Cuddebackville. \$2,847 in favor of Capital One, Glen Allen, Virginia. Filed Dec. 12.

Home Tyles Inc., et al, Brooklyn. \$116,381 in favor of M&T Bank, Buffalo. Filed Dec. 13.

Horan, Melissa, Warwick. \$16,777 in favor of Heritage Financial Credit Union, Middletown. Filed Dec. 15.

Howington, Carlos A., New Windsor. \$6,101 in favor of Capital One, Richmond, Virginia. Filed Dec. 15.

Innamorato, Kristen E., Montgomery. \$6,683 in favor of Synchrony Bank, Draper, Utah. Filed Dec. 12.

Inostroza, Luis, Port Jervis. \$4,094 in favor of Empire Portfolios Inc., Woodbury. Filed Dec. 18.

Jenkins, Brandon X., Washingtonville. \$2,087 in favor of Capital One, McLean, Virginia. Filed Dec. 14.

Jennings, Crystal, Walden. \$12,020 in favor of 42 44 S. Montgomery Street LLC, Walden. Filed Dec. 15.

Jimenez, Pedro, Middletown. \$5,170 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 18.

Jones, Aaron, Newburgh. \$7,230 in favor of Bourne & Kenney Redevelopment Company LLC, Newburgh. Filed Dec. 12.

Jones, Karim, Middletown. \$1,550 in favor of LVNV Funding LLC, Las Vegas, Nevada. Filed Dec. 18.

Jones, Tonia M., Newburgh. \$5,230 in favor of Capital One, McLean, Virginia. Filed Dec. 12.

Lacrete, Solange, Warwick. \$3,133 in favor of Citibank, Sioux Falls, South Dakota. Filed Dec. 13.

Lattimore, Lindsey, Newburgh. \$1,426 in favor of Crown Asset Management LLC, Duluth, Georgia. Filed Dec. 14.

Marcelle, Kathleen R., Monroe. \$2,157 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Marquez, Eyleen Y., Middletown. \$3,252 in favor of Capital One, Richmond, Virginia. Filed Dec. 12.

McCallop, Torino, Newburgh. \$11,459 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Dec. 14.

McKeown, Amanda S., Middletown. \$3,432 in favor of Capital One, McLean, Virginia. Filed Dec. 12.

McNeill, J., Middletown. \$3,474 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 18.

Merritt, Zulema A., Goshen. \$6,840 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 12.

Montalvo, Raul A., Newburgh. \$2,596 in favor of Rushmore Recoveries VIII LLC and Aspire Card, White Plains. Filed Dec. 14.

Moore, Courtney S., Newburgh. \$1,700 in favor of Walmart, Newburgh. Filed Dec. 14.

Navarro, Araceli, Middletown. \$2,399 in favor of Cavalry SPV I LLC, Valhalla. Filed Dec. 18.

Nicoli, Jean, Middletown. \$3,745 in favor of Second Round Sub LLC, Austin, Texas. Filed Dec. 14.

Nunez, Veronica Aguilar and Wilmer Castro Perez, Newburgh. \$3,043 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Dec. 14.

Ogoye, Verolis A., Middletown. \$2,290 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 15.

Orlanes, Kristina, Middletown. \$7,270 in favor of Jefferson Capital Systems LLC, Saint Cloud, Minnesota. Filed Dec. 18.

Otero, Ines, Middletown. \$3,417 in favor of Citibank, Sioux Falls, South Dakota. Filed Dec. 12.

Palmer, Cristene, New Windsor. \$2,979 in favor of Discover Bank, New Albany, Ohio. Filed Dec. 14.

Pizzo, Jennifer, Newburgh. \$2,896 in favor of Synchrony Bank, Draper, Utah. Filed Dec. 15.

Rec Electric Inc., et al, Spring Valley. \$112,374 in favor of KeyBank, Buffalo. Filed Dec. 14.

Salomon, Jessenia, Middletown. \$8,639 in favor of Credit Acceptance Corp., Southfield, Michigan. Filed Dec. 14.

Savino, Lauren, Montgomery. \$2,078 in favor of Carpenter & Smith Inc., Monroe. Filed Dec. 15.

Schnitzler, Isaac and Mazal Media Inc., Monroe. \$70,230 in favor of Citizens Bank, Johnston, Rhode Island. Filed Dec. 13.

Segui, Joanne, Newburgh. \$5,155 in favor of Midland Credit Management Inc., San Diego, California. Filed Dec. 14.

Virella, Yolanda, Walden. \$2,952 in favor of Citibank, Sioux Falls, South Dakota. Filed Dec. 13.

Williams, Leeola, Newburgh. \$19,187 in favor of Navy Federal Credit Union, Vienna, Virginia. Filed Dec. 15.

Williams, Renekka, Newburgh. \$4,104 in favor of Bourne & Kenney Redevelopment Company LLC, Newburgh. Filed Dec. 12.

BUILDING PERMITS

Commercial

550 West Avenue Industrial LLC, Stamford, contractor for 550 West Avenue Industrial LLC, Perform replacement alterations at 550 West Ave., Stamford. Estimated cost: \$450,000. Filed Dec. 13.

AP Construction, Stamford, contractor for Stamford Square Associates. Perform replacement alterations at 3001 Summer St., Stamford. Estimated cost: \$400,000. Filed Dec. 12.

All-Trade Industries, Waterbury, contractor for Frontier Glenville LLC. Construct an assembly restaurant in a new multitenant commercial building at 64 High Ridge Road, Stamford. Estimated cost: \$850,000. Filed Dec. 8.

Blackwell Construction LLC, Fairfield, contractor for 1266 Main Street Stamford LC. Renovate main entrance lobby, garage entrance vestibule and walkways on first, second and third floors overlooking the lobby at 1266 E. Main St., Stamford. Estimated cost: \$330,000. Filed Dec. 6.

BLT Management LLC, Stamford, contractor for 260 Long Ridge Land LLC. Perform replacement alterations at 260 Long Ridge Road, Stamford. Estimated cost: \$207,000. Filed Dec. 5.

BLT Management LLC, Stamford, contractor for 260 Long Ridge Land LLC. Modify existing corridor demising wall at 260 Long Ridge Road, Stamford. Estimated cost: \$51,701. Filed Dec. 20.

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

BLT Management LLC, Stamford, contractor for Waterfront Office Building LP. Renovate first-floor lobby with laminate wood wall panels at 46 Southfield Ave., Stamford. Estimated cost: \$96,085. Filed Dec. 28.

Caruso, Andrew, Stamford, contractor for General Construction Co. Install new windows on front of building at 133 Atlantic St., Stamford. Estimated cost: \$12,000. Filed Dec. 29.

Construction Management & Builders Inc., Danvers, Massachusetts, contractor for Frontier Glenville LLC. Perform replacement alterations at 64 High Ridge Road, Stamford. Estimated cost: \$930,000. Filed Dec. 12.

Design Glass & Mirrors LLC, Stamford, contractor for Homestead Commercial Properties LLC. Renovate a glass tempering room, including erecting a small addition to accommodate installation of a glass tempering oven at 44 Homestead Ave., Stamford. Estimated cost: \$190,000. Filed Dec. 12.

JP Carroll Construction Inc., Norwalk, contractor for Mark D. Demoss. Reroof 28 Woodbury Ave., No. 3, Norwalk. Estimated cost: \$21,670. Filed Nov. 1.

Laurel Athletic Club Inc., Norwalk, contractor for Laurel Athletic Club Inc. Change ladies room' bathroom fixtures at 13 North Ave., Norwalk. Estimated cost: \$5,000. Filed Nov. 2.

Pustola Associates LLC, Norwalk, contractor for 32 Knight Street Property LLC. Perform replacement alterations at 32 Knight St., Norwalk. Estimated cost: \$65,000. Filed Nov. 2.

Silktown Roofing Inc., Norwalk, contractor for the city of Norwalk. Reroof 11 Allen Road, Norwalk. Estimated cost: \$370,700. Filed Nov. 1.

Sound Renovation LLC, Norwalk, contractor for Sound Renovation LLC. Remove roof and install new asphalt roof at 21 Spring Hill Ave., Norwalk. Estimated cost: \$10,000. Filed Nov. 3.

Treco Construction Ltd., Norwalk, contractor for McDonalds Real Estate Co. Renovate front counter area, equipment relocation and kitchen at 340 Main Ave., Norwalk. Estimated cost: \$65,000. Filed Nov. 6.

TWP Home LLC, Norwalk, contractor for Leigh and Elizabeth Abrams. Install one slider window at 71 Aiken St., No. 8, Norwalk. Estimated cost: \$1,915. Filed Nov. 2.

Residential

A2z Contractors LLC, Stamford, contractor for Philip and Trinh T. Wong. Renovate kitchen, including enlarging the opening to the dining room. Replace windows and deck and add front porch with covered roof at 31 Parry Court, Stamford. Estimated cost: \$213,000. Filed Dec. 12.

ADI East Inc., South Salem, New York, contractor for Matthew G. and Jennifer P. Comyns. Renovate kitchen to open-concept plan. Replace associated windows and relocate washer and dryer at 379 Old Long Ridge Road, Stamford. Estimated cost: \$155,000. Filed Dec. 13.

Aircraft Inc., Norwalk, contractor for Michael and Roula J. Bellairs. Reroof 3 Cindy Lane, Norwalk. Estimated cost: \$12,000. Filed Nov. 2.

Berkowitz, Jamie and Steven Berkowitz, Stamford, contractor for Jamie and Steven Berkowitz. Renovate house to a 3-bedroom, 3-bathroom house at 55 Hunting Lane, Stamford. Estimated cost: \$68,800. Filed Dec. 29.

BHI Builder & Home Improvement, Stamford, contractor for Leon and Kayla Hanna. Perform cosmetic upgrades and reconfiguration of floor plan, including updating first and second-floor bathrooms and removing a wall and installing a header on the first floor and a post in the basement to support the removal of the wall. Add high hats on the second floor and updating AC system at 245 Pepper Ridge Road, Stamford. Estimated cost: \$15,000. Filed Dec. 22.

Bradsell Painting Inc., Bedford, New York, contractor for Suzette and Michael Doubrava. Perform a roof replacement and renovate bathroom no changes to the existing layout at 15 Barmore Drive, Stamford. Estimated cost: \$42,497. Filed Dec. 12.

Brown Roofing Company Inc., Seymour, contractor for Henry M. and Mary Beth Boyton. Reroof 305 Sun Dance Road, Stamford. Estimated cost: \$10,348. Filed Dec. 21.

Brown Roofing Company Inc., Seymour, contractor for Wendy W. and Jordan S. Handler. Reroof 355 Rock Rimmon Road, Stamford. Estimated cost: \$11,725. Filed Dec. 21.

Brown Roofing Company Inc., Seymour, contractor for Vita Ienner. Reroof 329 Strawberry Hill Ave., Stamford. Estimated cost: \$8,214. Filed Dec. 21.

CW Wright Inc., Westport, contractor for Michael D. and Ann Vanschaick. Perform repairs due to flooding in basement. Replace flooring, base trim, bathroom tile, four doors, ceiling tile, replace toilet and perform electric work and light plumbing at 33 Pinnacle Rock Road, Stamford. Estimated cost: \$68,499. Filed Dec. 1.

Canales Carpentry LLC, Norwalk, contractor for Irene I. Komarynsky. Reroof 20 Whistler Place, Stamford. Estimated cost: \$17,500. Filed Dec. 13.

Casanova Remodeling Company LLC, Terryville, contractor for Christopher S. and Orlena Bleuel. Reroof 688 Hunting Ridge Road, Stamford. Estimated cost: \$16,800. Filed Dec. 6.

Classic Pools LLC, Weston, contractor for Kathleen B. Carr. Install a new in-ground, swimming pool at 62 Indian Hill Road, Stamford. Estimated cost: \$131,600. Filed Dec. 12.

Coastal Property Services LLC, Southington, contractor for Islam Mohammad Mainul and Mustafa Nahin. Replace roof with new architectural shingles, drip edge and flashing and ridge vent at 403 Oaklawn Ave., Stamford. Estimated cost: \$10,500. Filed Dec. 11.

Colandro Construction Services LLC, Stamford, contractor for Jeffrey H. and Doreen R. Hendler. Perform a beam demolition and replacement plan for basement and first floor at 157 Wild Duck Road, Stamford. Estimated cost: \$45,000. Filed Dec. 12.

D'Amico, Michael L. and Kristen B. D'Amico, Stamford, contractor for Michael L. and Kristen D'Amico. Legalize accessory dwelling unit at 80 Hannahs Road, Stamford. Estimated cost: \$9,000. Filed Dec. 8.

David J Kay, Stratford, contractor for Derrik Woodbury. Install a Generac generator, to be powered by (2) new 120-gallon a/g propane tanks at 46 Fernwood Drive, Stamford. Estimated cost: \$14,600. Filed Dec. 1.

Dicosola, Susan T., Stamford, contractor for Susan T. Dicosola. Renovate deck from concrete slab and chain link fence enclosure to trek-style boards and fence deck at 18 Studio Road, Stamford. Estimated cost: \$9,700. Filed Dec. 5.

Digiorgi Roofing & Siding Inc., Beacon Falls, contractor for John P. Tarca. Replace gliding window inserts at 58 Courtland Hill St., Stamford. Estimated cost: \$8,400. Filed Dec. 19.

Earthlight Technologies LLC, Ellington, contractor for Michael Maldonado and Jessy M. Ramos Maldonado. Install roof-mounted solar panels at 16 Avery St., Stamford. Estimated cost: \$28,622. Filed Dec. 28.

Eastern Jungle Gym Inc., Carmel, New York, contractor for Pablo E. and Sonia I. Guerrero. Replace existing rear egress stairs with up to code 4' landing and stairs to grade. Add patio on grade at 20 Sheridan St., Stamford. Estimated cost: \$16,000. Filed Dec. 14.

Edward McEaney, Mount Kisco, New York, contractor for Kara and Sam Zanger. Reroof 12 White Birch Road South, Stamford. Estimated cost: \$32,800. Filed Dec. 7.

Efficient Lighting Consultants Inc., Newtown, contractor for George D'Angelo. Install a new 400-amp 480-volt service for level three-wall mount EV charger at 248 West Ave., Stamford. Estimated cost: \$70,587. Filed Dec. 6.

Emerald Isle Construction LLC, Stamford, contractor for Jeremy and Julie Binder. Replace existing deck with new, conforming deck at 243 Willowbrook Ave., Stamford. Estimated cost: \$40,000. Filed Dec. 7.

Erie Construction Mid-West LLC, Norwalk, contractor for Kevin and Audreta B. Brown. Reroof 12 Larsen St., Norwalk. Estimated cost: \$39,890. Filed Nov. 7.

ETM Construction, Norwalk, contractor for Joseph and Kathleen Devierno. Renovate single-family residence at 19 Steepletop Road, Norwalk. Estimated cost: \$190,000. Filed Nov. 3.

Flagship Custom Homes LLC, Stamford, contractor for Peter Wolly and Dana Horowitz. Remodel bathroom and kitchen at 16 Dunn Ave., Stamford. Estimated cost: \$125,000. Filed Dec. 11.

Flying Colors Roofing LLC, Brookfield, contractor for Kathryn J. Totilo. Reroof 23 Rock Rimmon Lane, Stamford. Estimated cost: \$15,000. Filed Dec. 12.

Ford, Dorah and Andre R. Augustin, Stamford, contractor for Dorah Ford and Andre R. Augustin. Perform framing basement, create a full bathroom, mechanical room, finish a playroom and create a wet bar at 56 Nichols Ave., Stamford. Estimated cost: \$5,000. Filed Dec. 1.

Foti, John, Stamford, contractor for Maria Michael Juster. Renovate basement at 18 Deep Spring Lane, Stamford. Estimated cost: \$175,000. Filed Dec. 18.

G&C Marine Services Inc., Norwalk, contractor for Margaret Harris Farnsworth. Install and replace oiler and ramp for floating dock at 10 Harbor View Ave., Norwalk. Estimated cost: \$50,000. Filed Nov. 7.

G.A. Castro Construction LLC, Stamford, contractor for Lissi Marisol Alveno and Vides Nelson Edgardo Alonzo. Reroof 37 Burwood Ave., Stamford. Estimated cost: \$15,493. Filed Dec. 12.

Garcia-Diego, Cindy, Stamford, contractor for Warren F. Abad. Construct a new full bathroom on first floor and add light fixtures to bedroom at 23 Chatfield St., Stamford. Estimated cost: \$20,000. Filed Dec. 19.

Giglio, Sal J., Norwalk, contractor for Caryn R. Halbrecht. Install a 26 kw generator at 31 Cogswell Lane, Stamford. Estimated cost: \$18,000. Filed Dec. 1.

New York Connecticut Solutions LLC, Norwalk, contractor for John Spencer and Whitney A. Mallozzi. Construct a one-story addition at side of single-family residence at 19 Stephen Mather Road, Norwalk. Estimated cost: \$15,000. Filed Nov. 3.

Roofing Solutions of Connecticut LLC, Norwalk, contractor for Holly Spezzano. Reroof 5 Tierney St., Norwalk. Estimated cost: \$8,900. Filed Nov. 2.

Roofing Solutions of Connecticut LLC, Norwalk, contractor for Bellavista LLC. Reroof 7 Yarmouth Road, Norwalk. Estimated cost: \$16,800. Filed Nov. 2.

Walesky, Donald C., Norwalk, contractor for Robert L. and Anne Elena Buckner. Install a generator at side of single-family residence at 8 Christopher Court, Norwalk. Estimated cost: \$13,000. Filed Nov. 6.

Zakhar, Theodore, Norwalk, contractor for Kurt and Patricia Schlegel. Reroof 19 Douglas Drive, Norwalk. Estimated cost: \$12,350. Filed Nov. 7.

Zakhar, Theodore, Norwalk, contractor for Peter J. and Linda M. Murphy. Reroof 6 Allen Court, Norwalk. Estimated cost: \$14,850. Filed Nov. 7.

COURT CASES

Bridgeport Superior Court

Masis, Samantha, Bridgeport. Filed by American Express National Bank, Sandy, Utah. Plaintiff's attorney: Zwicker and Associates PC, Enfield. Action: The plaintiff is a banking association, which issued the defendant a credit account who agreed to make payments for goods and services. The defendant failed to make payments. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs. Case no. FBT-CV-23-6128631-S. Filed Nov. 2.

Narcisse, Clifford, et al, Bridgeport. Filed by Cheryse Gonzales, Bridgeport. Plaintiff's attorney: Johnpatrick Casey O Brien, Bridgeport. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6128698-S. Filed Nov. 6.

Railton-jones, Claire, et al, Shelton. Filed by Melissa Clark-smith, Stratford. Plaintiff's attorney: Delucia & Levine LLC, Bridgeport. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6128959-S. Filed Nov. 14.

Selig, Catherine, Greenwich. Filed by Michael Bulochnik, Greenwich. Plaintiff's attorney: Harold R Burke, Greenwich. Action: The plaintiff has a complaint against the defendant which prohibits the use of any instrument, device or equipment to record an oral private telephonic communication. Defendant recorded numerous telephone conversations with plaintiff. Upon information and belief defendant made recordings in a misguided effort to obtain information and evidence that might be useful to her in future matrimonial and custody proceedings. The plaintiff seeks more than \$2,500 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6128832-S. Filed Nov. 9.

TD Bank National Association, et al, Wilmington, Delaware. Filed by Zeina - Bakni Deeb, Fairfield. Plaintiff's attorney: John J. Luckart Jr., Bridgeport. Action: The plaintiff was lawfully on the property controlled and maintained by the defendants and while walking through the parking lot of said premises, she tripped over a metal object in the parking, which caused her to fall to the ground and sustain personal injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FBT-CV-23-6128744-S. Filed Nov. 7.

Danbury Superior Court

Feitosa Investments LLC New Milford. Filed by KM Electrical LLC, New Fairfield. Plaintiff's attorney: Christopher Gerard Winans, Danbury. Action: The plaintiff rendered labor and services and furnished materials on property owned by the defendant, which has failed to pay the remaining sums to the plaintiff. The plaintiff seeks foreclosure of the lien, possession of the premises, more than \$15,000 in monetary damages, exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048152-S. Filed Nov. 14.

Ramey, Richard J., et al, Danbury. Filed by Danbury Hospital, Danbury. Plaintiff's attorney: Philip H. Monagan Law Offices, Waterbury. Action: The plaintiff provided hospital services and supplies to the defendant. However, the defendants who have neglected or refused to pay the plaintiff, which has suffered monetary damages. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048155-S. Filed Nov. 14.

Stewart, Christine Danbury. Filed by Danbury Hospital, Danbury. Plaintiff's attorney: Philip H. Monagan Law Offices, Waterbury. Action: The plaintiff provided hospital services and supplies to the defendant who has neglected or refused to pay the plaintiff, which suffered monetary damages. The plaintiff seeks less than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048156-S. Filed Nov. 14.

United Roofing & Sheet Metal Inc., et al, Cheshire. Filed by Connecticut Interlocal Risk Management Agency, New Heaven. Plaintiff's attorney: Conway Stoughton LLC, Hartford. Action: The plaintiff defendant entered into an agreement by which it agreed to provide architectural services for a partial roof replacement project. Shortly after the commencement of roofing work, defendant switched from the cold-applied adhesive to a torn-down membrane for installation of the wall flashing. Even though this was a deviation from the Project Manual, no Request for Information or Change Order was issued. While performing re-roofing operations on the roof, a fire was reported on the north-east section of the roof above the school's wood shop. At the time of the fire, URSM was utilizing propane torches to heat the flashing to install on the roof. An investigation by fire officials determined that the fire was caused by the application of the propane torches near the roof's wood underlayment. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048307-S. Filed Nov. 28.

Vision Construction & Developers LLC, d.b.a., **Metro F, et al**, Linthicum Heights, Maryland. Filed by Cucumber Capital LLC, Bethel. Plaintiff's attorney: Neubert Pepe & Monteith Pc, New Haven. Action: The plaintiff and defendant entered into a purchase and sale of future receipts agreement whereby the defendant merchant sold, and the plaintiff purchased, future receipts of the merchant. The merchant defaulted on the agreement, including failure to provide financial information and documents. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. DBD-CV-23-6048086-S. Filed Aug. 31.

Stamford Superior Court

Gentil, Fernando B., et al, Greenwich. Filed by Cesar Mendez, Stamford. Plaintiff's attorney: The Maddox Law Firm Inc., New Canaan. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064287-S. Filed Dec. 1.

Hicklen, Charisse S., et al, Norwalk. Filed by Paul Pleitez-Melgar, Norwalk. Plaintiff's attorney: Balzano & Tropiano PC, New Haven. Action: The plaintiff suffered a collision allegedly caused by the defendants and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064097-S. Filed Nov. 15.

Kagan, Nancy Anne, New Canaan. Filed by Karla Maldonado-Depaniagua, Norwalk. Plaintiff's attorney: Ventura Law, Danbury. Action: The plaintiff suffered a collision allegedly caused by the defendant and sustained severe damages and injuries. The plaintiff seeks more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064084-S. Filed Nov. 15.

Scottsdale Rei LLC, Enfield. Filed by U.S. Bank National Association Pittsburgh, Pennsylvania. Plaintiff's attorney: Demerle Hoeger LLP, Boston, Massachusetts. Action: The plaintiff was assigned the mortgage property of the defendant. The defendant defaulted on the terms of the agreement and has failed to pay the plaintiff the amount due. The plaintiff claims foreclosure of the mortgage, possession of the property premises, more than \$15,000 in monetary damages exclusive of interest and costs and such other further relief the court deems appropriate. Case no. FST-CV-23-6064100-S. Filed Nov. 16.

DEEDS

Commercial

100 Strickland Road LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 100 Strickland Road, Units 5, 6 and 7, Cos Cob. Amount: \$1. Filed Dec. 26.

18 Home Place LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 20 Home Place, Greenwich. Amount: \$1. Filed Dec. 26.

18 Home Place LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 376 Davis Ave., Greenwich. Amount: \$1. Filed Dec. 26.

18 Home Place LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 368 Davis Ave., Greenwich. Amount: \$1. Filed Dec. 26.

22 Division Street LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 22 Division St., Greenwich. Amount: \$1. Filed Dec. 26.

600 East Putnam Avenue LLC, Greenwich. Seller: TPF Development Corp., Greenwich. Property: 600 E. Putnam Ave., Cos Cob. Amount: \$1. Filed Dec. 26.

Bonaiuto III, Joseph John and Caroline Kruger, Fairfield. Seller: Brentwood Properties LLC, Southport. Property: Unit 145, Kelly Common, Fairfield. Amount: \$540,000. Filed Dec. 20.

Capra, Nancy and Paul Wigham, Cos Cob. Seller: Milford Fenway Realty LLC, White Plains, New York. Property: 263 Katona Drive, Fairfield. Amount: \$1,300,000. Filed Dec. 22.

Equity Ventures Group LLC, Stamford. Seller: Mary Ann Toth Linane, Colchester. Property: 79 Adelaide St., Fairfield. Amount: \$1. Filed Dec. 22.

Lindenberg, Daniel, Stamford. Seller: Southfield Associates LLC, Fairfield. Property: 94 Southfield Ave., Unit D404, Stamford. Amount: \$720,000. Filed Dec. 20.

Lucky Jack LLC, Greenwich. Seller: David Friedman and Jana Friedman, Greenwich. Property: 80 Mallard Drive, Greenwich. Amount: \$10. Filed Dec. 26.

Mercado, Deborah G. and German Rivera, Stamford. Seller: Royal Realty Holdings LLC, Branford. Property: 16 Hillside Ave., Stamford. Amount: \$635,000. Filed Dec. 21.

Taibe, Marcellino, Stamford. Seller: Crypto Life LLC, Wilton. Property: 31 Bonner St., Stamford. Amount: \$508,000. Filed Dec. 21.

Westport Place LLC, Fairfield. Seller: 883 Black Rock Turnpike LLC, Fairfield. Property: 883 Black Rock Turnpike, Fairfield. Amount: \$1,950,000. Filed Dec. 20.

Residential

Akther, Rumana and Mohammed S. Islam, Stamford. Seller: Jose DeFreitas and Sandra DeFreitas, Stamford. Property: 47 Uncas Road, Stamford. Amount: \$799,000. Filed Dec. 19.

Baird-Feldman, Reon and Douglas S. Feldman, Stamford. Seller: American Pet Products Manufacturers Association Inc., Stamford. Property: 1 Strawberry Hill Ave., Unit 15C, Stamford. Amount: \$320,000. Filed Dec. 19.

Barkas, Maria N., et al, Stamford. Seller: Thomas F. Reardon, Stamford. Property: 119 Crestview Ave., Stamford. Amount: \$596,500. Filed Dec. 20.

Calle, Mario A., Stamford. Seller: John R. Hughes Sr., Stamford. Property: 64 Standish Road, Unit 18-C-3, Stamford. Amount: \$262,000. Filed Dec. 20.

Callum-Edwards, Christine and Leleth Casseley, Stamford. Seller: Brett Grossman and Emma W. Hennessey, Stamford. Property: 455 Hope St., Stamford. Amount: \$535,000. Filed Dec. 21.

Cardoza, Shaun, Stamford. Seller: The Rosenfeld Family Limited Partnership, Stamford. Property: 127 Greyrock Place, Unit 1707, Stamford. Amount: \$305,000. Filed Dec. 18.

Castro Cabrera, Wilson Raul and **Martha Cabrera**, Stamford. Seller: Hernan Lopez and Luz Maria Lopez, Stamford. Property: 21 Pepper Ridge Road, Stamford. Amount: \$610,000. Filed Dec. 21.

Celini, Michele and **Kathleen Rose Celini**, Ledgewood, New Jersey. Seller: Arline M. Fritz, Bridgeport. Property: 47 Blackmount Lane, Fairfield. Amount: \$538,000. Filed Dec. 20.

Cristofano, Antonia, Stamford. Seller: Lisa Reneri, Stamford. Property: 135 Courtland Ave., Unit 3, Stamford. Amount: \$300,000. Filed Dec. 21.

Cunningham, Pamela, Brooklyn, New York. Seller: Mitchell McManus and Jessica McManus, Southport. Property: 53 Glover St., Fairfield. Amount: \$1,043,750. Filed Dec. 21.

D'Elia, Marie B., Greenwich. Seller: Marie Bologna D'Elia, Greenwich. Property: 36 Hassake Road, Greenwich. Amount: \$1. Filed Dec. 26.

De Andrade Abreu, Antonio Jose and **Albertina Bibiana Sequeira De De Andrade**, Norwalk. Seller: Matthew DeNapoles, Stamford. Property: 161 Grove St., Unit1, Stamford. Amount: \$515,000. Filed Dec. 21.

DiRusso, Domenico and **Marisa DiRusso**, Riverside. Seller: US Bank Trust NA, Dallas, Texas. Property: 30 Rippowam Road, Cos Cob. Amount: \$2,000,000. Filed Dec. 26.

Fraioli, Franca, Mamaroneck, New York. Seller: Graziella Fraioli, Mamaroneck, New York. Property: 497 W. Main St., Stamford. Amount: \$0. Filed Dec. 19.

Fraioli, Maria, Stamford. Seller: Maura Mulrenan Faughnan, Broomfield, Colorado. Property: 180 Southport Woods Drive, Southport. Amount: \$500,000. Filed Dec. 26.

Funk, Sarah and **Luis Yanez**, Long Island City, New York. Seller: Monica J. Jalife and Francisco J. Arache, Stamford. Property: 379 Cascade Road, Stamford. Amount: \$810,000. Filed Dec. 18.

Gallant, Martha and **Adam Feinstein**, Stamford. Seller: Tracey L. Miller and David DeBeradinis, Stamford. Property: 20 Parry Road, Stamford. Amount: \$815,000. Filed Dec. 18.

Hussain, Josanne A. and **Max A. Brown**, Fairfield. Seller: Jenna Ashley Agata and Jessica Michelle Pursi-Agata, Fairfield. Property: 78 Sunset Ave., Fairfield. Amount: \$670,000. Filed Dec. 26.

Jindal, Nitin, Greenwich. Seller: Melvin Hertzog, Greenwich. Property: 22 Baldwin Farms North, Greenwich. Amount: \$3,400,000. Filed Dec. 27.

Khoo, Alvin, Greenwich. Seller: Douglas H. Stevens, Boynton Beach, Florida. Property: Harbor Drive, Unit F-13, Stamford. Amount: \$27,100. Filed Dec. 19.

Levien, David and **Melissa Levien**, Greenwich. Seller: David Levien and Melissa Levien, Greenwich. Property: 36 Fairway Lane, Greenwich. Amount: \$1. Filed Dec. 27.

Li, Dahui and **Dustin Estes**, Stamford. Seller: Jerry Chang, Queens, New York. Property: 109 Apple Valley Road, Stamford. Amount: \$900,000. Filed Dec. 18.

Martinez, Abraham and **Angela V. Montano**, Greenwich. Seller: Philomena Candelmo, Aiken, South Carolina. Property: 89 Laddins Rock Road, Greenwich. Amount: \$725,000. Filed Dec. 29.

Mason, Thomas W. and **Amanda S. Mason**, Fairfield. Seller: Thomas W. Mason and Amanda S. Mason, Fairfield. Property: 1504 Fairfield Beach Road, Fairfield. Amount: \$N/A. Filed Dec. 22.

Miller, Jonathan and **Danielle Clemenza**, Stamford. Seller: Elizabeth Verma and Victor Verma, Greenwich. Property: 3 Gaston Farm Road, Greenwich. Amount: \$2,200,000. Filed Dec. 27.

Modica, Gina A. and **James C. Meehan**, Treasure Island, Florida. Seller: River Vista LLC, Treasure Island, Florida. Property: Vista Avenue, Greenwich. Amount: \$1. Filed Dec. 26.

Mozelak, Matthew and **Shannon Mozelak**, Fairfield. Seller: Dwight Holmberg, Fairfield. Property: 128 Sasco Hill Road, Fairfield. Amount: \$1,500,000. Filed Dec. 22.

Muzzio Jr., Amil William and **Patricia Lynn Breheney**, Stamford. Seller: Karen Martin, Stamford. Property: 25 Forest St., No. 3A, Stamford. Amount: \$520,000. Filed Dec. 19.

Ricaurte, Rene Ricardo, Greenwich. Seller: Debra Longo, Stamford. Property: 287 Hamilton Ave., Unit 3E, Stamford. Amount: \$340,000. Filed Dec. 20.

Safronyuk, Olga, Fairfield. Seller: Geoffrey M. Griffin and Susan M. Griffin, Fairfield. Property: 130 Ross Hill Road, Fairfield. Amount: \$780,000. Filed Dec. 20.

Schneider, Coursen and **Kelly Schneider**, Georgetown, Texas. Seller: Alan E. Comen and Rhea H. Comen, Stamford. Property: 46 Idlewood Place, Stamford. Amount: \$750,000. Filed Dec. 20.

Stearman, Elizabeth, Stamford. Seller: Leslie C. Downes, Stamford. Property: 700 Summer St., Unit 3N, Stamford. Amount: \$275,000. Filed Dec. 20.

Swezey, Laura J. and **Joseph P. Swezey**, Stamford. Seller: Linda Grumman, et al, Stamford. Property: 46 Muriel Drive, Stamford. Amount: \$852,000. Filed Dec. 19.

Swiderski, Edward Joseph and **Jennifer Leah Amdur**, Fairfield. Seller: Joseph Gueterman and Kerry A. Gueterman, Southport. Property: 95 Carriage Drive, Southport. Amount: \$2,240,000. Filed Dec. 20.

Tenbrink, Amy, New York, New York. Seller: Mark D. Plug, New York, New York. Property: 340 Collingwood Ave., Fairfield. Amount: \$1,900,000. Filed Dec. 20.

Winnick, Charlotte S., Fairfield. Seller: Charlotte S. Winnick, Fairfield. Property: 3961 Park Ave., Fairfield. Amount: \$0. Filed Dec. 22.

Zwiren, Michal Cohen and **Jesse Aaron Zwiren**, Stamford. Seller: David Levkovich and Adena Levkovich, Stamford. Property: 237 Strawberry Hill Ave., No. 33, Stamford. Amount: \$545,200. Filed Dec. 21.

MORTGAGES

298 Arbor Drive LLC, Fairfield, by Corinne M. Abbott. Lender: ABL RPC Residential Credit Acquisitions LLC, 30 Montgomery St., Suite 150, Jersey City, New Jersey. Property: 298 Arbor Drive, Fairfield. Amount: \$1,037,000. Filed Nov. 21.

32 Baxter Avenue LLC, Stamford, by Kellie Ann Vazzano. Lender: Loan Funder LLC, 645 Madison Ave., New York, New York. Property: 32 Baxter Ave., Stamford. Amount: \$380,000. Filed Nov. 9.

320 Fairfield Partners LLC, New York, New York, by Michael I. Toussie. Lender: Fairfield County Bank, 150 Danbury Road, Ridgefield. Property: 320 Kings Highway East, Fairfield. Amount: \$1,500,000. Filed Nov. 21.

490 Romanock Road LLC, Fairfield, by Daniel B. Faizakoff. Lender: Lucas Papageorge Jr., 301 Berkeley Road, Fairfield. Property: 490 Romanock Road, Fairfield. Amount: \$205,000. Filed Nov. 20.

60 Centerbrook Road LLC, Fairfield, by Daniel B. Faizakoff. Lender: Daniel Kraus, 50 Apple Valley Road, Stamford. Property: 60 Centerbrook Road, Fairfield. Amount: \$125,000. Filed Nov. 20.

62 Mason Street LLC, Greenwich, by Laura K. Noe. Lender: OCMBBC Inc., 19000 MacArthur Blvd., Suite 200, Irvine, California. Property: 62 Mason St., No. 1W, Greenwich. Amount: \$2,152,500. Filed Nov. 16.

62 Mason Street LLC, Greenwich, by Laura K. Noe. Lender: OCMBBC Inc., 19000 MacArthur Blvd., Suite 200, Irvine, California. Property: 62 Mason St., No. 2W, Greenwich. Amount: \$2,485,000. Filed Nov. 16.

76 Khakum Wood Road LLC, Riverside, by N/A. Lender: First County Bank, 117 Prospect St., Stamford. Property: 76 Khakum Wood Road, Greenwich. Amount: \$2,400,000. Filed Nov. 20.

Arpaia, Brett Matthew and **Katherine Jane Piascyk**, Norwalk, by Jack S. Lipson. Lender: Guaranteed Rate Affinity LLC, 1800 W. Larchmont Ave., Chicago, Illinois. Property: 128 Stonybrook Road, Fairfield. Amount: \$688,000. Filed Nov. 16.

Beale, Marion, Greenwich, by Jerry Massey. Lender: Liberty Bank, 315 Main St., Middletown. Property: 45 Ettl Lane, Unit 502, Greenwich. Amount: \$200,000. Filed Nov. 15.

Becker, David and **Erica H. Becker**, Fairfield, by Zyonyamarkyze Q. Bohannon. Lender: Lafayette Federal Credit Union, 2701 Tower Oaks Blvd., Rockville, Maryland. Property: 164 Taintor Drive, Southport. Amount: \$500,000. Filed Nov. 21.

Becker, Erin M. and **Christopher Zadri Becker**, Fairfield, by John R. Fiore. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 62 Browns Lane, Fairfield. Amount: \$697,360. Filed Nov. 16.

Bonner, Aidan and **Nathalie Wiesendanger**, New York, New York, by Dennis Bujdud. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 439 Glenbrook Road, Unit A, Stamford. Amount: \$384,000. Filed Nov. 14.

Bresse, James D. and **Nicole Oravetz**, Fairfield, by Reginald Korang Boahene. Lender: Sikorsky Financial Credit Union, 1000 Oronoque Lane, Stratford. Property: 545 Old Stratfield Road, Fairfield. Amount: \$10,000. Filed Nov. 21.

Cardoso, Thais Fulgoni and **Scott Prosser**, Stamford, by Laura C. Browne. Lender: JPMorgan Chase Bank NA, 1111 Polaris Pkwy., Columbus, Ohio. Property: 186 Saddle Hill Road, Stamford. Amount: \$856,000. Filed Nov. 14.

Cesario, Joanne M., Stamford, by John R. Fiore. Lender: Stamford Healthcare Credit Union Inc., 4 Hospital Plaza, Suite 103, Tandet Center, Stamford. Property: 11 Hubbard Ave., Stamford. Amount: \$50,000. Filed Nov. 13.

Chisholm, Douglas Michael and **Christine Chisholm**, Fairfield, by Drita Gjonbalaj. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 154 Jackman Ave., Fairfield. Amount: \$100,000. Filed Nov. 17.

Daisy Properties LLC, Miami Beach, Florida, by N/A. Lender: Central Investor Funding LLC, 200 Pequot Ave., Southport. Property: 1 Deer Park Court, Greenwich. Amount: \$10. Filed Nov. 16.

Darr, Justin and **Sarah Zacchea**, Stamford, by Michael P. Murray. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 25 Elaine Drive, Stamford. Amount: \$584,000. Filed Nov. 14.

De Lira, Marcelo Ferreira and **Sabrina Calixto De Lira**, Greenwich, by Maria C. Miller. Lender: Citizens Bank NA 1 Citizens Plaza, Providence, Rhode Island. Property: 16 Cross Ridge Drive, Greenwich. Amount: \$100,000. Filed Nov. 16.

Dolan, Stephen F. and **Amy S. Dolan**, Riverside, by Olive Cassandra Denton. Lender: Savings Bank of Danbury, 220 Main St., Danbury. Property: 2 Palmer Terrace, Riverside. Amount: \$250,000. Filed Nov. 15.

Engle, Kathryn and **Hector Guillen**, Fairfield, by Fu-Hsiang Luan. Lender: Connex Credit Union Inc., 412 Washington Ave., North Haven. Property: 80 Spruce St., Southport. Amount: \$100,000. Filed Nov. 21.

Fraser, Erika Afton, Greenwich, by Douglas Seltzer. Lender: Nexera Holding LLC, 2100 Powell St., Suite 730, Emeryville, California. Property: 200 Overlook Drive, Greenwich. Amount: \$220,000. Filed Nov. 20.

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

Gabler, Glenn S. and **Maria L. Rojo**, Fairfield, by Gina Marie Davila. Lender: PNC Bank NA, 222 Delaware Ave., Wilmington, Delaware. Property: 147 Forest Ave., Fairfield. Amount: \$100,000. Filed Nov. 20.

Gonzalez, Angel N., Fairfield, by Jason J. Morytko. Lender: Total Mortgage Services LLC, 185 Plains Road, Milford. Property: 79 Bel Air Lane, Fairfield. Amount: \$439,500. Filed Nov. 16.

Greenwich 225 LLC, Stamford, by Mario P. Musilli. Lender: First County Bank, 117 Prospect St., Stamford. Property: 225 Greenwich Ave., Stamford. Amount: \$2,287,500. Filed Nov. 9.

Guerrero, Celeste and **Jader Tuiran Laras**, Greenwich, by Amanda Burns. Lender: Rocket Mortgage LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 11 Rex St., Greenwich. Amount: \$719,626. Filed Nov. 17.

Han, Moir and **Mauricio A. Lemus**, Fairfield, by Jennifer K. Mays. Lender: BankNewport, 184 John Clarke Road, Middletown, Rhode Island. Property: 77 Hulls Highway, Southport. Amount: \$70,000. Filed Nov. 21.

Heiman, Marc, Greenwich, by Samaad-Saqqara Bishop. Lender: Guard Hill Financial Corp., 140 E. 45th St., 31st floor, New York, New York. Property: 16 Relay Place, Cos Cob. Amount: \$1,080,000. Filed Nov. 16.

Kalam, Abul, et al, Stamford, by Antoinette R. Kaine. Lender: Meadowbrook Financial Mortgage Bankers Corp., 1600 Stewart Ave., Suite 701, Westbury, New York. Property: 29 Remington St., Stamford. Amount: \$701,769. Filed Nov. 14.

Kameoka, Yosuke and **Mariko Kameoka**, Fairfield, by Ian C. Wagemaker. Lender: Weichert Financial Services, 1625 Route 10 East, Suite 1, Morris Plains, New Jersey. Property: 84 Edison Ave., Fairfield. Amount: \$622,710. Filed Nov. 21.

Kavana, Nicolette S. and **Troy M. Kavana**, Stamford, by Gillian V. Ingraham. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 14 Grandview Ave., Stamford. Amount: \$675,900. Filed Nov. 13.

Lamedica, Claude P. and **Hanna A. Lamedica**, Stamford, by Robert E. Colapietro. Lender: HSBC Bank USA NA, 452 Fifth Ave., New York, New York. Property: 63 Janes Lane, Stamford. Amount: \$500,000. Filed Nov. 9.

Lazar, Roman and **Inna Lazar**, Darien, by Sharon M. Jones. Lender: American Heritage Landing LLC, 19800 MacArthur Blvd., Suite 950, Irvine, California. Property: 236 Stanwich Road, Greenwich. Amount: \$1,283,828. Filed Nov. 20.

Loret de Mola, Luis Diego and **Elisa Loret de Mola**, Stamford, by Irene P. Romanelli. Lender: East Coast Capital Corp., 25 Melville Park Road, Suite 200, Melville, New York. Property: 34 S. Lake Drive, Stamford. Amount: \$1,100,000. Filed Nov. 9.

Macancela Guaman, German Patricio and **Nora Elisabeth Tenezaca Jachero**, Stamford, by Brooke Cavaliero. Lender: First National Bank of America, 241 Saginaw St., East Lansing, Michigan. Property: 97 Ogden Road, Stamford. Amount: \$476,000. Filed Nov. 14.

Mackie, Jane M., Boston, Massachusetts, by Jonathan J. Martin. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 320 Cognewaugh Road, Cos Cob. Amount: \$1,200,000. Filed Nov. 16.

Matyszczyk, Jacqueline and **Matthew Steinmetz**, Cos Cob, by Eileen M. Pate. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 62 N. Old Stone Bridge Road, Cos Cob. Amount: \$2,000,000. Filed Nov. 20.

McDonald, Andrew M. and **Noreen Harte**, Fairfield, by Leah M. Parisi. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 14 Greenbrier Circle, Fairfield. Amount: \$455,000. Filed Nov. 17.

Morton, Allen Christopher and **Michelle Tippens Morton**, Stamford, by Philip J. Toohey. Lender: Citizens Bank NA 1 Citizens Plaza, Providence, Rhode Island. Property: Lot A, Konandreas Drive, Stamford. Amount: \$1,560,000. Filed Nov. 13.

O'Brien, Beth, Fairfield, by Cynthia M. Salemme-Riccio. Lender: Amerisave Mortgage Corp., 1200 Altmore Ave., Building 2, Suite 300, Sandy Springs, Georgia. Property: 50 Revere Lane, Fairfield. Amount: \$127,050. Filed Nov. 20.

O'Leary, Sean and **Katheryne Cunningham**, Fairfield, by Brad M. Aron. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 49 Birchwood Drive, Fairfield. Amount: \$672,000. Filed Nov. 16.

Pacaj, Erjon and **Mirsida Pacaj**, Greenwich, by Fany Siranula. Lender: Bank of America NA, 100 N. Tryon St., Charlotte, North Carolina. Property: 33 Scott Road, Greenwich. Amount: \$470,000. Filed Nov. 16.

Picardi, Andrew and **Lauren Roberge**, New York, New York, by David P. Lasnick. Lender: First World Mortgage Corp., 127 Prospect Ave., West Hartford. Property: 47 Lawton Ave., Stamford. Amount: \$576,000. Filed Nov. 13.

Qian, Xiaomei, Greenwich, by Mary Wilcox. Lender: Prosperity Home Mortgage LLC, 3060 Williams Drive, Suite 600, Fairfax, Virginia. Property: 39 Glenbrook Road, Unit 1N, Stamford. Amount: \$153,300. Filed Nov. 14.

Quintero Agamez, Alejandro and **April Barton**, Stamford, by Amy S. Zabetakis. Lender: SoFi Bank NA, 2750 E. Cottonwood Pkwy., Suite 300, Cottonwood Heights, Utah. Property: 6 Pine Tree Drive, Stamford. Amount: \$687,830. Filed Nov. 13.

Rabellino, Cesar and **Daniella Mini**, Greenwich, by David A. Tiago. Lender: Citizens Bank NA 1 Citizens Plaza, Providence, Rhode Island. Property: 169 Lake Ave., Greenwich. Amount: \$179,000. Filed Nov. 15.

Richer, Nathaniel and **Stacy Richer**, Southport, by Daniel E. Jacobs. Lender: CrossCountry Mortgage LLC, 2160 Superior Ave., Cleveland, Ohio. Property: 207 Southport Woods Drive, Southport. Amount: \$440,000. Filed Nov. 17.

Saba, Ramsey and **Zeena Audi-Saba**, Old Greenwich, by James Kavanagh. Lender: Essa Audi and Layla Audi, 59 Glenville Road, Greenwich. Property: 142 Sound Beach Ave., Old Greenwich. Amount: \$450,000. Filed Nov. 16.

Schenone, Keith and **Marta Schenone**, Fairfield, by Danny Casiano. Lender: TD Bank NA, 2035 Limestone Road, Wilmington, Delaware. Property: 1060 Burroughs Road, Fairfield. Amount: \$50,000. Filed Nov. 16.

Small, Edward John and **Elizabeth Flint Small**, Stamford, by N/A. Lender: Bank of America NA, 101 S. Tryon St., Charlotte, North Carolina. Property: 193 Split Rock Road, Southport. Amount: \$780,000. Filed Nov. 21.

Smith, Evan, Stamford, by James T. Maye. Lender: Quicken Loans LLC, 1050 Woodward Ave., Detroit, Michigan. Property: 833 Summer St., Apt. E, Stamford. Amount: \$265,500. Filed Nov. 13.

Solosy, William J. and **Meghann Solosy**, Westport, by Lisa L. Buzaid. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 8 Grossett Road, Greenwich. Amount: \$2,730,000. Filed Nov. 20.

Starr, Andrew Y. and **Susheila K. Starr**, Old Greenwich, by Robert E. Murray Jr. Lender: US Bank NA, 2800 Tamarack Road, Owensboro, Kentucky. Property: 136 Shore Road, Old Greenwich. Amount: \$2,695,000. Filed Nov. 20.

Townsend, Michael and **Jenna Townsend**, Stamford, by Joseph J. Mager Jr. Lender: The Milford Bank, 33 Broad St., Milford. Property: 100 Strickland, No. 8, Cos Cob. Amount: \$660,000. Filed Nov. 14.

Tu, Bingfang, Round Rock, Texas, by Jinggao Li. Lender: Paramount Residential Mortgage Group Inc., 1265 Corona Pointe Court, Suite 301, Corona, California. Property: 28 E. Ridge Road, Stamford. Amount: \$730,000. Filed Nov. 14.

Udin, Jason A. and **Allison Casper Usdin**, New York, New York, by Harvey Melzer. Lender: New Jersey Lenders Corp., 219 Paterson Ave., Little Falls, New Jersey. Property: 48 Field St., Stamford. Amount: \$735,000. Filed Nov. 13.

Verses, Stephen and **Jamie Verses**, Stamford, by John R. Fiore. Lender: Sound Federal Credit Union, 37 North Ave., Norwalk. Property: 85 Blue Rock Drive, Stamford. Amount: \$75,000. Filed Nov. 14.

Volpe, Valerie, Darien, by Jonathan T. Hoffman. Lender: Citizens Bank NA 1 Citizens Plaza, Providence, Rhode Island. Property: 75 Saddle Rock Road, Stamford. Amount: \$1,000,000. Filed Nov. 14.

Webster, Kathryn, Greenwich, by Gillian V. Ingraham. Lender: Union Savings Bank, 226 Main St., Danbury. Property: 25 Indian Harbor Drive, Unit 7, Greenwich. Amount: \$592,000. Filed Nov. 17.

NEW BUSINESSES

4Sweet, 700 Canal St., First floor, 1-St, Stamford 06902, c/o Brewboost LLC. Filed Dec. 4.

Banm Zelle Multi-Services, 190 Seaside Ave., Stamford 06902, c/o Raphael Ernest. Filed Dec. 4.

Construction Consultants LLC, 65 High Ridge Road, No. 665, Stamford 06905, c/o NuConn Dismantling LLC. Filed Dec. 1.

Dekicate Spa & Nails, 295 Westport Ave., Norwalk 06851, c/o Yeona Park. Filed Nov. 28.

Fin li Japanese Restaurant, 219 Main St., Stamford 06901, c/o 219 Main St. LLC. Filed Dec. 11.

Fin li, 219 Main St., Stamford 06901, c/o 219 Main St. LLC. Filed Dec. 11.

Fyzical Therapy & Balance Centers, 41 N. Main St., Norwalk 06854, c/o John Chiang. Filed Nov. 14.

H&M Araujo Contractor, 263 Wayne St., Bridgeport 06606, c/o H&M Araujo Contractor LLC. Filed Dec. 6.

Haircuts by R.O., 3 Knickerbocker Ave., Stamford 06907, c/o Emperor Rome Ellis. Filed Dec. 12.

Hierax Wealth Partners, 50 Washington St., Suite 901, Norwalk 06854, c/o Paul Wascher. Filed Nov. 28.

Keara Janelle Modeling & Photography, 3 Knickerbocker Ave., Stamford 06907, c/o Emperor Rome Ellis. Filed Dec. 12.

Maternity Skin, 44 Commerce Road, Stamford 06902, c/o Maternity Skin LLC. Filed Dec. 11.

Nuvance Health-Gohealth Urgent Care, 1011 High Ridge Road, Stamford 06905, c/o North Shore-LIJ Urgent Care PC. Filed Dec. 4.

Plunge Club, 8 Norden Place, Apt. 449, Norwalk 06855, c/o Poppy Nigel. Filed Nov. 28.

Principle Lending, 29777 Telegraph Road, Suite 4500, Southfield, Michigan 48034, c/o Central Mortgage Funding LLC. Filed Dec. 6.

Really Outstanding Music Entertainment, 3 Knickerbocker Ave., Stamford 06907, c/o Emperor Rome Ellis. Filed Dec. 12.

San Vincenzo Place Unit Owners, 100 San Vincenzo Place, Norwalk 06854, c/o Leroy Campbell. Filed Nov. 15.

Shoppible, 325 Strawberry Hill Ave., Norwalk 06851, c/o Amir A. Khan. Filed Nov. 16.

Snipes, 2165 Summer St., Space 24A, Stamford 06905, c/o Jako Enterprises LLC. Filed Dec. 1.

Sweet Ice Cream, 85 Diaz St., Stamford 06902, c/o Sweet Ice Cream LLC. Filed Dec. 4.

Wofsey Rosen, 600 Summer St., Seventh floor, Stamford 06901, c/o Wofsey, Rosen, Kveskin & Kuriansky LLP. Filed Dec. 11.

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Legal Notices

Notice of Formation of Limited Liability Company(LLC). The name of the LLC is: 180 West End. Articles of Organization were filed with the Secretary of State of New York (SSNY) office on: November 16, 2023. The County in which the Office is to be located: Westchester. The SSNY is designated as agent of the LLC upon whom process against it may be served. The address to which the SSNY shall mail a copy of any process against the LLC is: 22A New Street, Eastchester, NY 10709. Purpose: any lawful activity. #63513

Notice of Formation of AW Notary LLC Art. Of Org. filed with SSNY on 12/8/23. Offc. Loc: Westchester Cty. SSNY desig. as agent of the LLC upon whom process against it may be served. SSNY shall mail process to 443 South 10th Avenue, Mount Vernon, NY 10550. Purpose: any lawful purpose. #63518

Sealed bids will be received as set forth in Instructions to Bidders (<https://www.dot.ny.gov/bids-and-lettings/construction-contractors/important-info>) until 10:30 A.M. on Thursday, January 25, 2024 at the NYSDOT, Office of Contract Management, 50 Wolf Rd, 1st Floor, Suite 1CM, Albany, NY 12232 and will be publicly opened and read. Maps, Plans and Specifications may be seen at Electronic documents and Amendments which are posted to www.dot.ny.gov/doing-business/opportunities/const-notices.

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.

BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

Please call (518)457-2124 if a reasonable accommodation is needed to participate in the letting.

Region 02: New York State Department of Transportation
207 Genesee Street, Utica, NY, 13501

D265186, PIN S12424, Albany, Allegany, Broome, Cattaraugus, Cayuga, Chautauqua, Chemung, Chenango, Clinton, Columbia, Cortland, Delaware, Dutchess, Erie, Essex, Franklin, Fulton, Genesee, Greene, Hamilton, Herkimer, Jefferson, Lewis, Livingston, Madison, Monroe, Montgomery, Nassau, Niagara, Oneida, Onondaga, Ontario, Orange, Orleans, Oswego, Otsego, Putnam, Rensselaer, Rockland, Saratoga, Schenectady, Schoharie, Schuyler, Seneca, St. Lawrence, Steuben, Suffolk, Sullivan, Tioga, Tompkins, Ulster, Warren, Washington, Wayne, Westchester, Wyoming, Yates Cos., BRIDGE EMERGENCY RESPONSE 2024-2027, Statewide Emergency Response Bridge Repair, Prebid Meeting, Bid Deposit: 5% of Bid (- \$200,000.00), Goals: MBE: 0.00%, WBE: 0.00%, SDVOB: 0.00%

Sealed bids will be received as set forth in instructions to bidders until 10:30 A.M. on Thursday, February 08, 2024 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/opportunities/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.

BIDDERS SHOULD BE ADVISED THAT AWARD OF THESE CONTRACTS MAY BE CONTINGENT UPON THE PASSAGE OF A BUDGET APPROPRIATION BILL BY THE LEGISLATURE AND GOVERNOR OF THE STATE OF NEW YORK.

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

D265189, PIN 881496, Orange, Rockland Cos., BIENNIAL MOWING - Palisades Interstate Parkway/Route 6, Various Locations., Bid Deposit: 5% of Bid (- \$40,000.00), Goals: MBE: 4.00%, WBE: 8.00%, SDVOB: 0.00%