



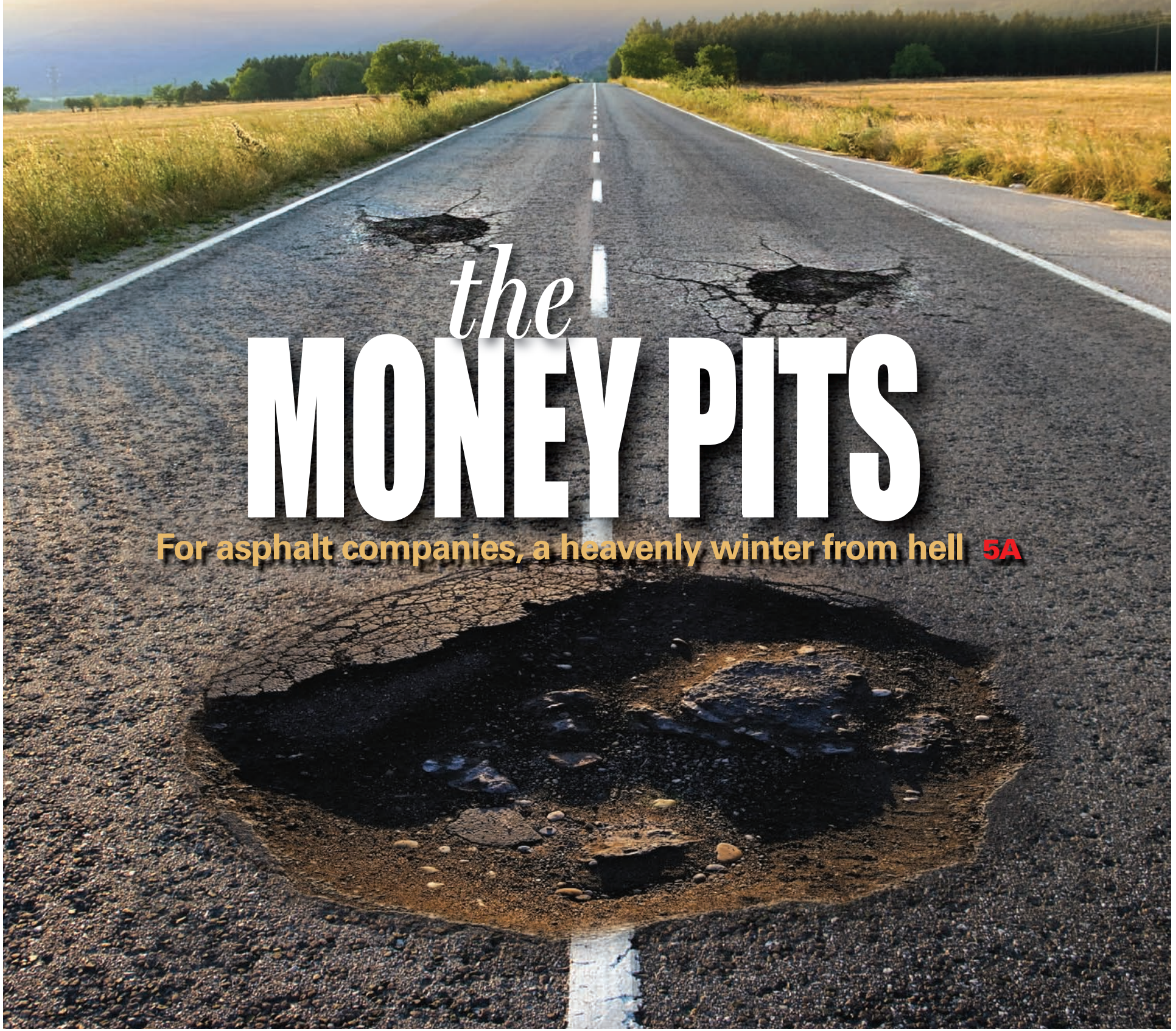
HIP HIP IDA!
More wheeling and dealing
at Long Island agencies **5A**



URGENT MATTER
State considers new regulations
for emergency medical clinics **14A**

Long Island **Business**NEWS

MARCH 7-13, 2014 | VOL. 61 | NO. 10 | \$2.00 | libn.com

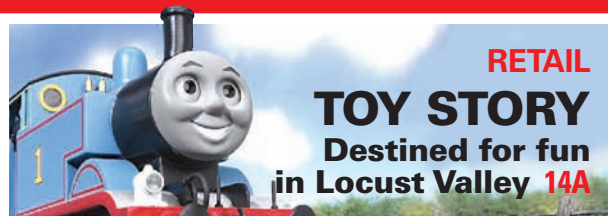


the **MONEY PITS**

For asphalt companies, a heavenly winter from hell **5A**

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End may be near for
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SPICY
PROMO 9A**

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LIDIGEST VOL.61 NO.10



CHARLES FUSCHILLO JR.: Alzheimer's on his mind.

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Focus Title

25A Lending on LI
Tighter credit for borderline companies.

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A 401(k) option that's cheaper for employers and unpopular with employees.

29A Targeting the middle

Challenges and opportunities for banks serving mid-sized LI companies.

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Editor Notes



Gregory Zeller

Real estate reporter David Winzberg shares this week the cautionary tale of a real estate investment trust that nearly collapsed under the weight of its own mismanagement, then rebounded to become one of the most successful REITs in its sector (Page 6A).

The short version: Cedar Realty Trust (formerly Cedar Shopping Centers) was among the nation's worst-performing shopping-center REITs in June 2011. Now it's among the best; only two national shopping-center trusts offered better returns over the last year. How did Cedar so dramatically change its fortunes, so quickly?

Credit Bruce Schanzer, a former Goldman Sachs REIT adviser, and Phil Mays, a former executive with national retail REIT Federal Realty Trust, who assumed control in 2011 and never looked back.

Instead, eyes forward, they did what they had to do, something no business manager enjoys: They cut the fat.

To return Cedar to profitability, Schanzer and Mays sold off more than half of the REIT's portfolio, retaining only its most lucrative Northeast shopping centers.

In the process, they provided a template for 21st Century American Business.

We can blather on about high-tech hubs and maintaining links to Long Island's glorious aerospace history; governments can conjure the juiciest corporate-tax incentives and entrepreneurs can swear never to leave Long Island, no matter what.

But until a new methodology is embraced – until business owners of every stripe accept that the excesses of the past are largely responsible for the bottom-line shortfalls of the present – Long Island and America will never escape this economic hole.

More with less – that's what Schanzer and Mays did. In a hypercompetitive global economy, it's what every successful business must do.

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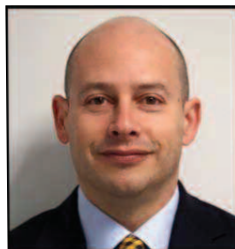
Matthew Whalen
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 Ground Level Perspectives From Long Island Experts
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Kicking asphalt

Brutal winter provides bottom-line boon for road-repair industry

By DAN O'REGAN

One of the worst winters in memory has taken a toll on Long Island's roads – and left one professional group grinning ear-to-ear.

When the last winter storm finally rolls out to sea and warmer weather settles in, public works crews across the region will get busy repairing the minefields of potholes devastating regional roadways. In some of the more dangerous spots, the

repair work has already begun, but when the weather turns for good some serious repaving efforts will get underway.

This is good news for Long Island's asphalt suppliers.

Tom Pratt, vice president of Scatt Materials in Bay Shore, noted that roadbeds naturally have cracks in them, perfect for water to seep into and freeze when the temperatures drop – expanding and causing those dreaded potholes.

"When the ice unfreezes, the hole stays there," Pratt said. "When cars and trucks go over it the asphalt, it just pops open and forms a pothole."

And with a high number of freeze-thaw cycles this winter, Long Island has suffered a particularly large number of potholes – which is why he's already dispensed more than 3,000 tons of asphalt

See ASPHALT, 56A



Bob Giglione

TOM PRATT: Happier about endless freeze-thaw cycles than most.

IDAs closed more deals in 2013

Long Island agencies: Wheeling and dealing bodes well for future

By JOHN CALLEGARI

According to numbers provided by the region's industrial development agencies, the Long Island economy experienced vast growth in 2013.

Last year, Long Island's IDAs completed more deals with companies expanding within or relocating to the region than in any year since the 2008 financial crisis. Not only is that good news for the economy as a whole, but it means Long Island locked down more of its economic drivers for the foreseeable future – increasingly important as other states with cheaper business costs continue to poach local businesses.

IDAs work with companies looking to expand or move to new facilities, providing property, sales and mortgage-recording tax savings and other incentives to spur business growth. In exchange, the company guarantees to create an agreed-upon number of jobs within a certain deadline.

"When I talk to business owners, they

See IDAs, 58A

No such thing as a free drink

Sobering news for restaurants offering 'bottomless' specials

By JOHN CALLEGARI

A New York City bottomless-brunch battle could have lasting implications for Long Island.

The New York City Hospitality Alliance – a coalition of restaurants, bars, lounges, hotels and major industry suppliers throughout the five boroughs – issued a press release Feb. 24 stating the city's popular all-you-can-drink "bottomless brunches" were technically unlawful. The alliance cited a little-known New York State Liquor Authority stipulation that's part of the state's Alcoholic Beverage Control Law; the stipulation prohibits bars and restaurants from "selling, serving, delivering or offering to patrons an unlimited number of drinks during any set period of time for a fixed price."

According to the strictest interpretation of

See DRINKS, 58A

The REIT strikes back

Cedar Realty Trust rebounds with lower debt, trimmer portfolio

By DAVID WINZELBERG

When Bruce Schanzer became the chief executive of Cedar Shopping Centers in June 2011, the Port Washington-based real estate investment trust was the worst performing REIT in its sector.

Schanzer shed much of Cedar's weaker assets, changes its name and reduced and restructured its debt. Now, the reinvigorated Cedar Realty Trust has emerged much healthier, rivaling other shopping center funds for best in total shareholder return.

When Schanzer, 45, a former REIT adviser for Goldman Sachs, and Phil Mays, 46, who was an executive with national retail REIT Federal Realty Trust, were brought in to head the management of the ailing Cedar fund, the company's portfolio was a disparate amalgam of properties that included unanchored strip centers, malls, single-tenant net-leased assets and grocery-anchored shopping centers. By the summer of 2011, Cedar was wallowing in debt and paying a dividend that was too rich for its anemic cash flow.

Schanzer and Mays, the CFO, spent the next five months dissecting the company's finances before embarking on their strategy to right the ship. Then the repositioning began in earnest.

In an effort to pay down its debt, Cedar sold off more than half of its assets and refocused its portfolio on grocery-anchored shopping centers between Boston and Washington.



BRUCE SCHANZER: From hodgepodge to red-hot REIT.

"It was a hodgepodge of regional malls, strip centers and drugstore-anchored centers spread through Michigan, Ohio and upstate New York," Schanzer said of the selloff. "We held onto the highest-valued assets."

The dispositions helped Cedar reduce its leverage by 20 percent, and 60 percent of its portfolio is now unencumbered by debt. Cedar's stock had fallen from \$11.50 a share when it went public in 2003 to about \$5 when Schanzer and Mays took over; it's now up to \$6.15, a 20 percent improvement.

Hear Schanzer discuss the rebound at libn.com

Indeed, Cedar's 2013 financials were comparatively rosy. Same-property net operating income in 2013 increased 1.8 percent from 2012. The company inked 177 new and renewed leases for 1.2 million square feet last year. It's portfolio of 66 properties totaling about 10 mil-

One-year total return for shopping center REITs

(Mar. 2, 2013 to Mar. 2, 2014)

Retail Opportunity Investments	19.84%
Inland Real Estate	17.08%
Cedar Realty Trust	10.87%
Ramco-Gershenson Properties Trust	10.56%
Saul Centers	9.50%

Source: SNL Financial

lion square feet – including the 120,000-square-foot Pathmark-anchored Carmans Plaza in Massapequa – is now more than 94 percent occupied, up from 92 percent in 2011. The average rent across Cedar's portfolio has increased by about \$1 a square foot.

"We're trying to build a portfolio that works in all economic environments," Schanzer said. "We're small enough to be nimble."

But Schanzer doesn't take all the credit for the turnaround, praising his team instead. Cedar employs about 70 people, half in Port Washington and the rest in regional offices in Boston, Philadelphia and Harrisburg, Pa.

And now the company is loaded for bear. Before the end of last year, Cedar issued a secondary offering of 6.9 million common shares for net proceeds of \$41.3 million and just closed on \$150 million in unsecured term loans, according to its latest financial report. In keeping with the overall economy's recent expansion, Cedar execs won't be sitting on their hands.

"There are a lot of challenges and a lot of opportunities in this industry," Schanzer said. "We are active managers of our portfolio and we're always looking to upgrade."

Winzelberg can be reached at david.winzelberg@libn.com.

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- Energy Efficient Envelopes (Separate Registration)
- Complementary Informational Seminars (Trade & Public)
- 3:30 pm - 4:00 pm
PSEG Long Island Efficiency Programs.
- 4:00 pm - 5:00 pm
"The Building Permit Process" - 1.0 AIA credit
- 5:30 pm - 6:00 pm
Technology "The Future is Now"
- 6:30 pm - 7:00 pm
How to Save Money with National Grid Incentives
- 7:00 pm - 7:30 pm
Do's and Don'ts of the Mortgage Process.

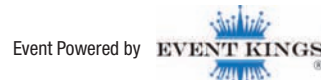
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Putting the pedal to the metal in Farmingdale

Duct shop thinking big after long-coming move

By JOHN CALLEGARI

More than a month after actually moving in, JMHaley Corp. is just days away from officially closing on the purchase of its new 10,000-square-foot Farmingdale facility.

The full-service sheet-metal duct shop is reportedly paying \$1.2 million for the property at 151 Toledo St. The building's current owner, Gene Adams, allowed JMH to begin leasing the space back in November to allow the company to make necessary upgrades for office space and equipment fabrication, and

they started moving in employees around the end of January. The sale is expected to close March 14.

JMH Vice President Jim Ackerson said the company first began looking for a new space in 2012, after determining its 5,000-square-foot facility in Westbury was too small to support the larger contracts the company was bringing in. Most of the company's work comes from large projects in New York City.

Adding fuel to the fire was a grant JMH received from Empire State Development to aid in a relocation and the purchase of new equipment. In exchange, JMH agreed to create 50 new jobs within a five-year period.

It's already well on its way, having

See DUCTS, 57A

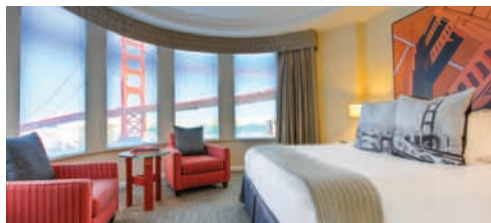


151 Toledo St.

Hotel RevPAR (revenue per available room)

Week ending Feb. 15

Source: Smith Travel Research



San Francisco/San Mateo, Ca. → \$155.51



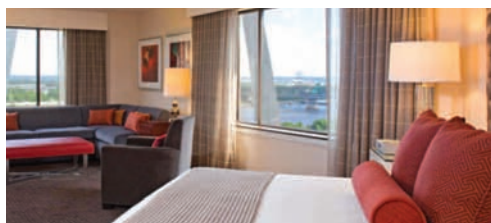
New York → \$153.21



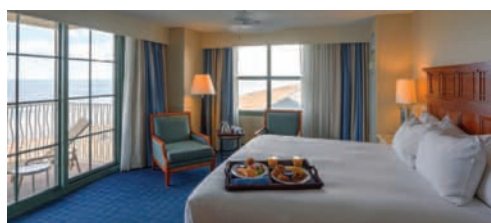
Boston → \$86.10



U.S. Average → \$69.99



St. Louis → \$55.96



Norfolk/Virginia Beach, Va. → \$31.47

Inked

59 Spence St., Bay Shore

Rubie's Costume Co. bought a 104,591-square-foot warehouse on 5.3 acres at 59 Spence St. in Bay Shore for about \$5.5 million. The transaction was part of a sale/leaseback with the seller, Summit Plastics, which signed a five-year lease for the property. With this latest acquisition, Rubie's now owns about 45 acres in Bay Shore. Bobby Schleissman of **MHM Realty** in Melville represented Rubie's and Chuck Tabone of **Newmark Grubb Knight Frank** in Melville represented Summit in the deal.

1927-1949 New York Ave., Huntington Station

A 13,500-square-foot, 10-store retail strip at 1927-1949 New York Ave. in Huntington Station was sold for \$850,000. The center is situated on a shy-acre property with parking space for 50 cars. Ron Kleinberg and Dale Staudigel of **Tri-State Properties** in Dix Hills brokered the all-cash deal, representing the buyer, Zimland Holdings, and the seller, David Schiffman.

90 Colin Drive, Holbrook

Chembio Diagnostic Systems, which develops, manufactures, markets and licenses point-of-care diagnostic tests, leased 21,450 square feet of warehouse and distribution space at 90 Colin Drive in Holbrook, also known as the Sherwood Corporate Center. Michael Schneider of **Charles Rutenberg Realty** in Plainview represented the tenant and Lorraine O'Hara of **Sperry Van Ness** in Holbrook represented the landlord, RealtyThree, in the lease transaction.

Market appraisal

"The days-on-the-market in Syosset has dramatically dropped compared to the same time last year. From January to March 2013, the average home stayed on the market for 157 days before being sold. From January to March 2014, the days-on-market in Syosset was just 84."

Mara Navaretta, Homes by Mara Realty



PRICES OF LI HOMES CONTRACTED FOR SALE

	NASSAU	SUFFOLK
Jan. 2014	\$397,000	\$298,000
Jan. 2013	\$380,000	\$294,000
Jan. 2012	\$363,000	\$295,000

WHO TOPPED THE LIST IN 2013?

Long Island
BusinessNEWS

2014

REAL ESTATE & DEVELOPMENT AWARDS



SAVE THE DATE

April 22 - 6 p.m. to 8 p.m.

Crest Hollow Country Club, Woodbury

Join us for the 2014 Real Estate & Development Awards as we recognize the Island's top professionals in the commercial and residential business community. The 2014 awardees will be some of the most dynamic and successful businesspeople in the region, including commercial and residential brokers, developers and economic development officials.

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- COMMERCIAL BROKERAGE OF THE YEAR
- TOP COMMERCIAL DEVELOPMENT PROJECT
- TOP COMMERCIAL REDEVELOPMENT PROJECT
- MOST CREATIVE COMMERCIAL DEAL
- TOP GREEN PROJECT
- TOP SMART-GROWTH PROJECT
- TOP GOVERNMENT/EDUCATION/HOSPITALITY PROJECT
- TOP MIXED-USE PROJECT
- TOP OFFICE SALE
- TOP INDUSTRIAL SALE
- TOP RETAIL SALE
- TOP OFFICE LEASE
- TOP INDUSTRIAL LEASE
- TOP RETAIL LEASE
- COMMERCIAL DEVELOPER OF THE YEAR
- COMMERCIAL BROKER OF THE YEAR
- RISING STAR IN COMMERCIAL REAL ESTATE
- BEST PUBLIC/PRIVATE PARTNERSHIP
- IDA OF THE YEAR — SUFFOLK COUNTY
- IDA OF THE YEAR — NASSAU COUNTY
- RESIDENTIAL DEVELOPER OF THE YEAR
- RESIDENTIAL REAL ESTATE OFFICE OF THE YEAR
- MOST CREATIVE RESIDENTIAL DEAL
- TOP ASSISTED LIVING DEVELOPMENT
- TOP RESIDENTIAL DEVELOPMENT (MULTI-HOME/UNITS)
- TOP RESIDENTIAL SALE
- TOP RESIDENTIAL LEASE
- TOP PRODUCER OF THE YEAR BY VOLUME
- TOP PRODUCER OF THE YEAR BY CLOSED GCI
- RESIDENTIAL AGENT OF THE YEAR
- RISING STAR RESIDENTIAL AGENT OF THE YEAR

For a sneak peek at some of the initial awardees - visit libn.com

L I CONFIDENTIAL

Survey says

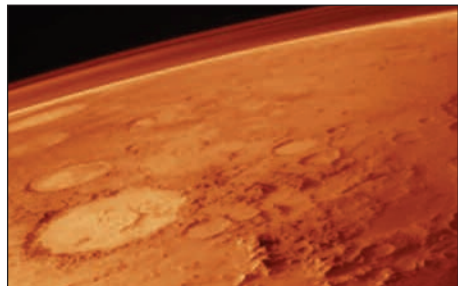
The 2013 Long Island Small Business Survey, sponsored by Bethpage Federal Credit Union's Business Banking Group and conducted by Stony Brook University's Center for Survey Research, served up some interesting tidbits this week.

Among them: Sixty-four percent of respondents say flexibility is the most important quality in an employee, with many noting their most valued employees are multitaskers.

Anyone embracing the delusion that running a small business is easy should check in with the 29 percent of respondents who say they work over 60 hours per week. But never mind the long hours; more than half of respondents cite stress as the "worst personal aspect" of owning a small business.

Also of note: mixed messages regarding social media. Sixty-five percent of respondents say they don't use social media like Facebook or Twitter to communicate with customers – but 64 percent of those who do say such connections boost sales.

Check out more from the largely optimistic survey, which queried 604 Long Island businesses with less than \$10 million in annual sales, at libn.com.



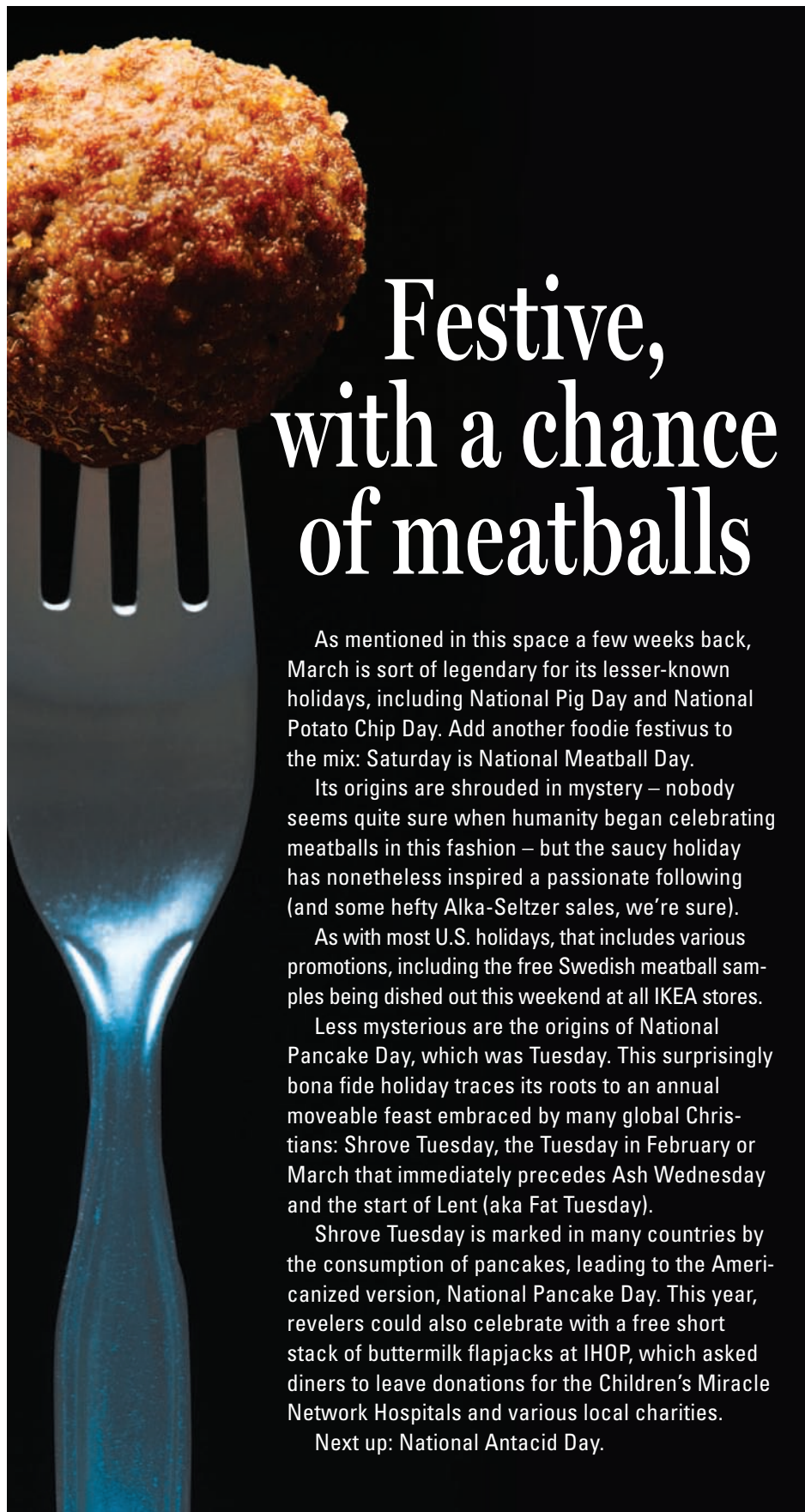
Hole of an offer

If you think potholes are big business here on Earth (check out Dan O'Regan's cover story this week), take a look at the price tags attached to craters on Mars.

If you have an Internet connection and a few bucks to spare, you can name one of the Red Planet's roughly 500,000 unnamed craters, thanks to a mapping project run by space-funding company Uwingu – a startup of NASA officials and other scientists dedicated to filling funding gaps for space-based missions.

Naming a smaller crater – something a little bigger than that monster pothole on Motor Parkway but smaller than the humungous Gale crater in Mars' Aeolis quadrangle – will cost you about \$5. Prices go up with the size of the crater, and Uwingu hopes to ultimately raise about \$10 million for space exploration, research and education efforts.

In related news, several Long Island public works departments are hosting fundraisers inviting donors to adopt their own potholes – or at least chip in on the asphalt.



Festive, with a chance of meatballs

As mentioned in this space a few weeks back, March is sort of legendary for its lesser-known holidays, including National Pig Day and National Potato Chip Day. Add another foodie festus to the mix: Saturday is National Meatball Day.

Its origins are shrouded in mystery – nobody seems quite sure when humanity began celebrating meatballs in this fashion – but the saucy holiday has nonetheless inspired a passionate following (and some hefty Alka-Seltzer sales, we're sure).

As with most U.S. holidays, that includes various promotions, including the free Swedish meatball samples being dished out this weekend at all IKEA stores.

Less mysterious are the origins of National Pancake Day, which was Tuesday. This surprisingly bona fide holiday traces its roots to an annual moveable feast embraced by many global Christians: Shrove Tuesday, the Tuesday in February or March that immediately precedes Ash Wednesday and the start of Lent (aka Fat Tuesday).

Shrove Tuesday is marked in many countries by the consumption of pancakes, leading to the Americanized version, National Pancake Day. This year, revelers could also celebrate with a free short stack of buttermilk flapjacks at IHOP, which asked diners to leave donations for the Children's Miracle Network Hospitals and various local charities.

Next up: National Antacid Day.

Rated G (or XXX ... you know, depending)

As part of its \$35 million renovation, the Garden City Hotel has introduced G-Link Obsess devices in its guestrooms.

The wireless high-def "theater docks" allow guests to stream videos, movies and other content from their laptops, smartphones and tablets straight to a 42-inch flatscreen. The Garden City Hotel is only

the second New York hotel to feature G-Link, according to the hotel.

The advantages are obvious, particularly for business travelers (the service is also available in the hotel's conference rooms) and families ("Kids are using it to watch their videos," notes Garden City Hotel Marketing Manager Jamessina Hille).

Still, Confidential can't help but lament another nail in the coffin of in-room hotel porn, a longtime staple of the tired and

grumpy business traveler.

First Marriott Hotels pulls the plug on pay-per-view porn (thank you, Mitt Romney), then Scandinavian chain Nordic Choice Hotels replaces its on-demand porn channel with an on-demand fine art channel. And now this!

Come get yours

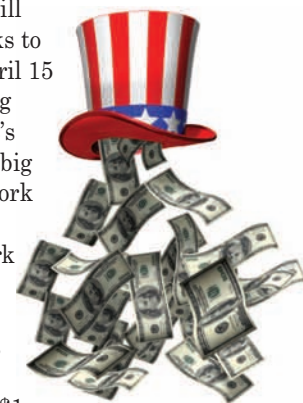
There are still nearly six weeks to go until the April 15 tax return-filing deadline, but it's already been a big year for New York refunds.

The New York State Tax Department announced this week that it's already issued \$1 billion in refunds to over 1.1 million early filers – a 50 percent increase over the number of state residents who filed returns through the end of February 2013.

The \$1 billion also outpaces the \$669 million in refunds issued through the end of last February, according to the state.

While it can be interpreted as a sign of a stronger economy – more people working, paying income taxes and earning refunds – the state credits the early-refund increase to its e-filing system. Over 97 percent of the returns filed early this year were e-filed, according to the Tax Department.

For the record, the average refund for e-filers is issued within 22 days (refunds for paper filers can take up to 12 weeks) and weighs in at about \$906, state records show.



It's in the bag

Add Holbrook to the growing number of locations where time-challenged shoppers can pick up groceries pre-bagged by their friends at Stop & Shop.

In partnership with its sister company, "Internet grocer" Peapod, the Stop & Shop Supermarket Co. is now offering pick-up services at its Holbrook market, which joins existing pick-up sites in Carle Place, East Islip, Hampton Bays, Lake Ronkonkoma, Medford, Port Washington, Shirley, Smithtown and South Setauket.

Through the Peapod system, customers can select their groceries online and set a one-hour window to collect their haul. There are no extra fees or minimum orders, and the same in-store specials apply. Customers don't even have to get out of their cars; store attendants bring the bags to them.

Alas, there is no service yet that allows those attendants to impulse-purchase a frozen Sara Lee Cookies-and-Cream Cheesecake. Hey, what are you gonna do? It's an inexact science.

NUMBER OF THE WEEK

\$176.3 billion

GDP of Ukraine, where the European Union (\$15 billion in aid packages) and the United States (\$1 billion in loan guarantees) both offered economic assistance this week.

State eyes 'urgent-care' definitions

Accreditation, regulations could standardize system

By **CLAUDE SOLNIK**

New York State regulators are turning their attention to the hottest thing in healthcare: the urgent-care clinic.

With privately owned clinics cropping up across Long Island, the state and the country, regulators are scrambling to define and accredit them. The clinics are currently treated like any other medical practice, but a New York Department of Health plan under consideration would require that "urgent care" centers offer extended hours and accept patients without appointments, and would mandate such on-site services as X-rays and laboratory testing.

The clinics would also be required to be equipped to treat lacerations, administer intravenous medications, keep electronic medical records – and, in the proposed plan's biggest change, to be accredited.

Citing "an explosion of people calling themselves 'urgent care,'" Dr. Jeffrey Schor – managing member of Lake Success-based PM Pediatrics, which operates nine urgent-care clinics, including three on Long Island –

said the state plan would curtail some of the confusion about the clinics and also set standards for those claiming to offer "urgent" care.

"With so much competition out there, patients can get confused," Schor said. "It's going to get rid of the doc-in-the-boxes, people who put up a shingle and say they're 'urgent' care."

Others say the proposed regulations, which the Health Department may be able to install without legislation, will bring patients additional peace of mind.

"More people are using urgent care as their go-to place for any emergency," said Elan Katz, CEO of Cure Urgent Care Group, which is building its first sites in Manhattan and Huntington. "Some of these places are family practices or primary care. Some of them use 'urgent care' loosely."

The proposed regulations come during a time of great urgent-care proliferation. Manhattan-based CityMD recently opened a clinic in Huntington, where another clinic – Cure Urgent Care – also plans to open in May. Clinics using names like Premiere Care, Stat Health and Stat MD have all opened on Long Is-



JEFFREY SCHOR: Regulation could reassure patients and set standards.

land recently, part of national surge that the Urgent Care Association of America pegs at around 9,000 clinics.

Some in the urgent-care business question the need for specialized accreditation or new regulations.

"We're really no different than other practices," said Dr. Marc Salzberg, CEO of Smithtown-based

See CARE, 57A

Groups eye Obamacare confusion

Brokers, insurers host discussions, offer online help

By **CLAUDE SOLNIK**

Glen Cove resident Amy Peters and her husband got a letter in October introducing them to the Affordable Care Act, though it made Obamacare sound anything but affordable.

Their insurer, MVP Health Care, was discontinuing its plan for individuals, an unfortunate but straightforward message.

That's when the confusion kicked in.

The couple's benefits administrator – the insurance came through Peters' husband's job – was offering a different plan that complied with Obamacare regulations, but it would cost the couple about \$1,600 monthly, nearly \$200 more than they'd been paying, with higher deductibles.

Brokers who didn't sell insurance plans to individuals advised Peters to stay away from New York State's online exchange, which is

See OBAMACARE, 56A

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TWO MINUTES



Bob Gligione

REMEMBERING HIS ROOTS

Former State Sen.

Charles Fuschillo Jr.

leaves government work behind to tackle Alzheimer's Disease

After seven-plus terms as a New York State senator representing the 8th District on Long Island, Charles Fuschillo has left the corridors of power for the nonprofit world. On Jan. 1, he became CEO of the Alzheimer's Foundation of America, where he hopes to continue the humanity-focused work he started before his career in government.

Why leave government for nonprofit work?

Before I got elected to the Senate, I was the chief operating officer of the Education and Assistance Corp., a family service organization. I served in the Senate for 15 years, and I felt this was a great opportunity to expand on the work I've done and continue working to help individuals with a national foundation in every state, dealing with a specific issue.

Do you have a personal connection to Alzheimer's disease?

No personal connection, but I experienced this through one of my closest friends. His mother had Alzheimer's. I saw her and how the disease progresses. And I learned a lot about the issue in the Senate, where I served on the health committee for my entire tenure. It's a devastating disease, and when I learned more about the work of the foundation, I thought it was an opportunity to help people around the country.

What does the foundation do? We provide

care and services to individuals confronting Alzheimer's and dementia. We have over 1,600 member organizations through the foundation and we have licensed social workers. We get thousands and thousands of calls through a toll-free number.

What's the state of federal funding for Alzheimer's care and research? The cost for Alzheimer's is more than cancer or heart disease. There is \$60 billion in federal government funds for cancer, which there should be, but for Alzheimer's research, there's less than \$500 million. The funding's not there. But it's getting better; there was nearly a \$100 million increase this year. [Congressman] Steve Israel has taken a tremendous leadership role in seeking more funding for Alzheimer's research.

Beyond researching a cure, what are the main care issues and what can be improved? The issue is how society deals

with it. We do dementia-care training. For example, we're expanding that to retail stores, because we want individuals who treat customers with Alzheimer's or early onset dementia to be sensitized to the issue.

Looking back on your legislative career, are there any particular laws you helped create that you're most proud of? I wrote over 200 laws when I was in the Senate. They all have significant meaning to certain individuals. The Clean Indoor Air Act, which bans smoking at all public places of employment, will have a legacy of people living longer, because they won't be exposed to secondhand smoke. I was also proud of the autism law – for the first time in New York State, families and individuals with autism will be eligible to be reimbursed by their insurance company for the diagnosis and treatment of autism.

Did you find state government frustrating?

Everything, whether private business or government, is a challenge. I never looked at it as frustrating. I always looked at it as a challenge.

What's it like commuting to New York City?

It's a lot easier than commuting to Albany! People ask me when I'm on the train,

"How do you like commuting?" I say, "It's a 42-minute express ride. That's a lot easier than 180 miles on the New York State Thruway."

Would you ever get back into government?

No. As of now, this is my career. I hope I have a long career with the foundation. I love every moment of my new job. This is a serious issue that devastates families. There are so many needs out there and the numbers are growing, because of the baby boomer generation.

How will you measure success in your new role?

Every year, we hope to reach and help more people than the year before. When you look at the prevalence of Alzheimer's in the nation – over 5 million patients, with an estimated 50,000 on Long Island – it's imperative that the foundation continues to grow its support services.

Any promising developments as far as medications? I'm not going to endorse any one in particular. There are thousands of trials going on throughout the country and the world. Hopefully, one day there will be a cure.

– CLAUDE SOLNIK



GARY RIDENTE: The "cure" for slow, stinky floor-finishing processes.

FLOOR PLAN

After casino score, flooring startup eyes ultraviolet-fueled expansion

By DAN O'REGAN

A small Long Island flooring company has hit it big in an Atlantic City casino.

Launched in 2006, Lake Grove-based GR Flooring has only four full-time employees (six total). But its fast, odorless and environmentally friendly method for curing wood floors using ultraviolet light – an increasingly popular method among flooring professionals – still managed to catch the attention of Atlantic City's Revel Casino Hotel.

Earlier this year, the boardwalk destination contracted GR Flooring to apply its Radcoat UV Finish to 6,200 square feet of flooring in the hotel's remodeled spa. According to founder and President Gary Ridente, GR Flooring is about to wrap up the job.

The UV process basically works the same as traditional hardwood-finishing processes, until the final step. Floorboards are sanded down and stained with two base coats, then a final UV-sensitive coating is applied and the floor is left to set for a short time before being

hit with ultraviolet light from a rolling machine.

The light efficiently cures the floors – in this case, "curing" basically means preserving the floor through a chemical and physical process – in just a fraction of the time it takes to finish a floor through traditional curing methods, which can take weeks.

"I compare it to when somebody gets their tooth done and it's fully cured," said Ridente, who started using the Radcoat system about three years ago after learning about it from a New Jersey floor distributor. "It's the same kind of concept."

The most attractive part of the UV system, he added, is its speed. Ridente said area rugs and furniture can be moved back the same day the floors are finished with the ultraviolet system, compared to waits of up to three weeks with floors cured by water- or oil-based finishes. The Radcoat UV Finish system can cure about 1,000 square feet per day, he noted.

Such quick turnarounds make the system ideal for businesses that can't afford to close

for remodeling, such as restaurants, or don't want to deal with the strong odors that usually accompany floor-finishing projects, such as hospitals and nursing homes. Speed was definitely a selling point for the Revel Casino, Ridente said.

"Their situation was they had no downtime and they couldn't have something that smelled," he noted.

The Atlantic City gig is a nice get for GR Flooring, which is always looking for ways to expand, according to its founder.

"I would say it was a nice thing that a hotel reached out to look for this service and I was able to provide it," he said, adding he hopes to expand his home-based business into a fully stocked flooring supply store where he can teach others the tricks of the trade.

"There's a lot of trade schools and schools to teach you how to do flooring and sanding and finishing, but we really don't have that on Long Island," Ridente said. "My goal is to one day have that and have these companies come to my facility."

STARTUP

It takes a village

COMPANY: Babysitting Barter

LOCATION: Mineola

FOUNDED: January 2011

FOUNDER(S): Brian Mannix, Lauren Conlon

EMPLOYEES: 9 full-time

PRODUCT: Online babysitting service

LAUNCH INVESTMENT: \$30,000, for website development and marketing

FUNDING SOURCES: Family and friend investments

MAJOR CHALLENGES: Geographically aligning babysitters and parents

PRODUCT STATUS: Now seeking venture capital

Brian Mannix was at a local theater event with friends four years ago when a companion complained that she couldn't find a babysitter.

His ah-ha moment: He and his friends were all paying for separate sitters to watch their kids at exactly the same time. Why not arrange a single sitter to watch the lot, he wondered – perhaps a weekly rotation, with one parent staying home one week and another the next?

Without realizing it, Mannix had accidentally created his first babysitting cooperative – a childcare village that would eventually grow into Babysitting Barter.

The Babysitting Barter website has two primary functions: It helps parents in a particular geographic region establish a "cooperative village" with friends and family, easily scheduling play dates and arranging childcare rotations among parental groups. It also helps a registered community of local babysitters find jobs more efficiently, while leading parents in need of childcare to those quality sitters.

In just over three years, the site has run up more than 3,600 national customers, who call upon roughly 1,000 national registered sitters.

Mannix, a former teacher, founded the company with a one-time colleague from Great Neck Middle School, Lauren Conlon, who focuses mostly on website design – specifically, user interfaces that help determine exactly what parents are seeking.

To fuel Babysitting Barter, the two developed an online virtual currency called "gold points." After registered babysitters are paid for their work, they're also paid by the site in gold points, which are

See BABYSITTING, 57A

According to a survey by global crowdsourcing marketplace DesignCrowd

87%

of Americans business people still exchange business cards when they meet someone for the first time.

SOURCE: SBA





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Child's play

Fun with a twist at iconic Locust Valley toy store

By DAVID WINZELBERG

Many Long Island shopping districts have stores that act like magnets, drawing people to their unique offerings and services. These "destination retailers" also bring customers to neighboring shops and eateries, a trickle-down that supports small businesses and enhances local economic vitality. LIBN's Destination: Retail series takes an occasional look at the Island's go-to merchants.

For Locust Valley resident Asgeir Asgeirsson, local toy store G. Willikers was always a favorite destination – at least, for his three kids.

In fact, Asgeirsson and his brood liked the business so much, he bought it. Two years ago, the former British Airways executive took the helm of one of the area's more popular destinations for children of all ages. "I loved the store," Asgeirsson said. "It's unique, old-fashioned and a lot of fun."

Founded by original owners Marge Rosenberg and Barbara Kelston some 30 years ago, G. Willikers started out as more of a general store, but has since developed a reputation for carrying interesting toys and customized gifts.

Unlike the selection on the shelves of

big-box stores and national chains, the 3,000-square-foot G. Willikers carries an eclectic array of toys and games, often with a unique twist on the toys you may remember. Sure, the store at 22 Forest Ave. sells little red wagons – but its custom-made cart can also be converted to resemble a semi-truck, an airplane or other vehicle of choice.

Of course, customers will still find an extensive collection of popular favorites, everything from Thomas the Tank Engine to myriad Lego offerings, with some of the more elaborate sets selling for as much as \$500. The shop's priciest item these days is a \$2,000 outdoor pingpong table from French table tennis manufacturer Cornilleau.

But toys for tots – including baby rattles, rockers and plush animals – are the best-selling items at G. Willikers, Asgeirsson said. And one of the store's busiest areas is the 1,000 square feet reserved for grown-up gifts, where items include Nest candles, Vera Bradley totes, Crabtree & Evelyn creams and mists, jewelry, books, picture frames and even stationery – cus-



ASGEIR ASGEIRSSON: Fun for all ages.

tomers can order customized invitations for weddings, baby showers and the like.

Though he gave up his career in the airline industry to stay closer to home, Asgeirsson still travels to trade shows throughout the world to hunt for merchandise and keep the G. Willikers inventory fresh for his discerning clientele. Last month, he attended the American International Toy Fair at the Jacob Javits Center in Manhattan.

Tour the store at libn.com

The store does 35 percent of its business in December, but also enjoys bumps around other annual holidays. Asgeirsson is currently preparing G. Willikers for the Easter holiday season, its second busiest

time of year; custom Easter baskets filled with old-fashioned candies and Madeline Chocolate Co. goodies, made locally in the Rockaways, are fast movers each spring.

Asgeirsson says it's not surprising that G. Willikers attracts customers from all over the area.

"It has a certain flavor that's very cheerful," he said. "Most customers linger longer than they'd plan."

And afterwards, some visit other boutiques and restaurants along Forest Avenue, including the Meridian and Buckram Stables.

"They come to us for the uniqueness of our specialty items," Asgeirsson said, "and often make a day of it."

Have a favorite destination retailer on Long Island? Let us know at david.winzelberg@libn.com.

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COMMENTS

In this instance, the corporate oligarchy did the right thing, but only because of the potential impact on their bottom line. Because it always comes down to money. – Jerry on "How Corporate America forced Arizona bill's veto"

Stop focusing on affordable housing. Creating more subsidized housing will just be ANOTHER drain on (over-taxed) taxpayers. If we bring in firms who will pay great salaries (not just good or minimum wage), we'll see our "brains" come back home. Lots of companies are looking for ways to diversify out of expensive Manhattan real estate. Let's make some offers! – Victoria Ortiz on "Study: Long Island brain drain worse in rich areas"

Where are the 25 to 34 year olds moving to? NYC, thanks to former Mayor Bloomberg. Why are they leaving? Not because of the cost but jobs and quality of life (it's your Island NOT mine is the cry). One other note: So are the mature working force – Many of us are moving back into the city for quality of life and ridiculously high taxes. – Fred Strauss on "Young, restless and getting out of here, fast"

LIBN welcomes your comments. Add them directly online or send them to editor@libn.com.

THE POLL

**Could you see
Jeb Bush as
president of the
United States?**

Yes, he sounded very presidential.

37.02%

No more Bushes in office.

35.91%

I'm voting for Hillary.

21.55%

No, he's not up to the job.

4.97%

Other

0.55%

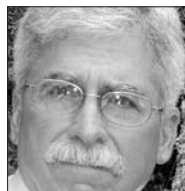
OPINION

WWW.LIBN.COM



OPED

CAN'T BLAME BRAIN DRAIN ON HOUSING ISSUES ALONE



**Martin R.
CANTOR**

Community Housing Innovation missed the point in its recent report, which concluded that "increasingly expensive single-family homes and suburbia's resistance to multifamily housing" have caused the workforce exodus.

While interesting, that conclusion is too simplistic.

CHI suggests that if our region had more "inclusionary zoning" – local zoning allowing for multifamily dwellings – young people wouldn't leave. Transit-oriented downtown development featuring high-density housing may be attractive to young people, but not provided by CHI is data illustrating that "inclusionary zoning" stems the flow of young people from a region.

The Long Island exodus has more to do with young folks having higher education levels and skills, making them more mobile. They can find work in regions where the cost of living is lower.

This mobility factor drives home the point that the most valuable asset a locality has is its people and workforce. While factories, plants and equipment are often cited as economic-development successes, they are not mobile. The workforce is.

And when young people leave the region, what's left? Factories, plants and equipment, without a workforce to occupy the buildings and operate the equipment.

The fact is each generation has different needs. The 25-to-34 demographic cited by CHI, known as the Millennials, is different from its parents. Every generation passing through that age differs from the prior generation, when it was that age. Housing may have been a factor in the past, but today several other factors must be considered.

Technology plays a big role in how Millennials view the world. The Internet has created new horizons, and Millennials can easily see where they might wish to visit, live, work and socialize. Other factors include the education and skills Millennials possess.

The Long Island economy is just not creating enough higher-paying jobs – the ones Millennials need to stay here – and the higher-paying jobs that are here often become part of the exodus, as regional companies leave for lower-cost regions.

Why Millennials leave Long Island is much more complex than a lack of housing. Suggesting that housing is the sole answer is a solution searching for a problem. If Long Island's economy is to sustain itself, the region has to look deeper than that.

Cantor is director of the Long Island Center for Socioeconomic Policy and a former Suffolk County economic development commissioner. Reach him at EcoDev1@aol.com.

LETTER TO THE EDITOR

Beechwood
still building
Long Island

Dear Mr. Zeller,

I am the principal and founder of the Beechwood Organization, which was recently mentioned in Long Island Business News ("Homes away from home," Feb. 21).

I am a loyal reader of Long Island Business News, but since I didn't have any input in the article that referenced the Beechwood Organization and the communities which we have developed and are currently developing throughout Long Island and the Boroughs of New York City, I did want to correct two misimpressions that the article may have conveyed.

The Beechwood Organization has been developing communities throughout New York City and Long Island for over 30 years. Contrary to the description in the article, Beechwood began building communities in Queens and Brooklyn in the 1980s and has continued to do so with its current developments at Harbour Pointe at Shorehaven in the Bronx and at Arverne by the Sea in Queens.

In addition to our Harbour Pointe at Shorehaven and Arverne by the Sea neighborhoods, Beechwood currently has homes under development in North Bellmore, Westbury, Medford and Southampton, with several more communities in the planning stages throughout Long Island, including a proposed lifestyle community in Plainview Old Bethpage.

The Town of Oyster Bay held a hearing on the proposed application for Country Pointe at Plainview on Feb. 4, but contrary to the statement in the LIBN article, as of this date the town has not rendered a decision on the application.

Long Island is my home and the home to the majority of the employees of the Beechwood Organization, as well as most of our trades and suppliers and their employees.

The Beechwood Organization is committed to and looks forward to continuing to work with our local municipalities and community members to develop and improve quality neighborhoods and lifestyle communities on Long Island.

Michael Dubb
Founder & principal,
The Beechwood Organization

Feeling Ukraine's pain on Long Island

To most on Long Island, the struggle in Ukraine, with pressures and meddling from Russia, seems remote. But that's not the case for all.

For example, St. Vladimir's Ukrainian Catholic Church in Hempstead has been around since 1944, and at its parish center in Uniondale, it operates the St. Vladimir's Saturday School of Ukrainian Studies and Religion. Cultural and familial roots to Ukraine are clear.

In addition, a Feb. 23 article in Newsday quoted Boris Chernyy, a Brooklyn resident and son of Jewish dissidents from Kiev, on Ukrainian President Viktor Yanukovich being removed from office: "My hopes are that there will be a new president who will head a government that will be more westernized and will be a leader who thinks about independence and capitalism and will take care of the people instead of his own pockets."

This mention of capitalism was interesting and instructive. From a business standpoint, few points on the globe truly rank as remote any longer.

Indeed, Ukraine and Russia are hardly inconsequential in economic terms. Ukraine has a population of some 45 million, with Russia at 143 million. And Russia ranks as a top global energy producer – second in production of dry natural gas and third in liquid fuels, according to the U.S. Energy Information Administration. Meanwhile, Ukraine serves as a transit route for Russian natural gas heading to Western Europe.

At the same time, in terms of per capita GDP, Russia ranks a mere 78th in the world, and Ukraine comes in 137th, accord-

ing to the CIA World Factbook. What's the problem? It goes back to Mr. Chernyy's comment about capitalism. Specifically, both Ukraine and Russia rank poorly in terms of economic freedom.

It's no secret, how economic growth and prosperity flourish. Businesses, workers, investors and entrepreneurs must be free to compete, innovate and work to better serve consumers, and that requires a sound foundation of property rights, the rule of law, open trade, minimal governmental burdens and price stability. Unfortunately, both Ukraine and Russia fail miserably in providing such foundations, as illustrated by their individual rankings on the "2014 Index of Economic Freedom" recently published by the Heritage Foundation and The Wall Street Journal.

Ukraine ranked 155th out of 178 nations, and last among 43 nations in the Europe region. As highlighted in the report, "Ukraine's economy remains 'repressed.' Deeper institutional reforms are critical for the achievement of more broadly based development. The inefficient legal framework remains highly vulnerable to political interference, and corruption further undermines the fragile rule of law."

As for Russia, it ranked 140th overall and 41st among the 43 Europe region countries. Among the many problems: "Corruption in government and business is pervasive, and a growing lack of accountability enables bureaucrats to act with impunity ... The rule of law is not maintained uniformly across the country, and the judiciary is vulnerable to political pressure and inconsistent in applying the law. Protection of private property rights is weak."



Raymond J. KEATING

The two nations have faced off after the ouster of Yanukovich, a corrupt authoritarian who was favored by Russian President Vladimir Putin, another corrupt authoritarian. In November, Yanukovich stepped back from a proposed trade partnership with the European Union in favor of closer economic relations with Russia, and that sparked protests.

Where is this all headed? Unfortunately, both nations have been immersed in corruption, under communist and then "democratic" systems, for many decades. Keep in mind that both Yanukovich and Putin were elected.

The fact that Ukrainian protests were sparked by the government's move away from closer economic ties with Europe points to at least some hope that parts of Ukraine recognize the need to move in a capitalist direction. However, whether the foundational requirements for free enterprise are understood and can be established remain open questions, to say the least.

As for Russia, greater economic freedom does not seem to be in the cards under the Putin regime. Rather, further decay in the opposite direction seems most likely.

Keating is the chief economist for the Small Business & Entrepreneurship Council. His latest book is "Unleashing Small Business Through IP: Protecting Intellectual Property, Driving Entrepreneurship."

Hold the pickles, and the progress



Michael WATT

Have retailers spoiled the consumer? And if so, can that be good for Long Island?

A scene in Best Picture runner-up "American Hustle" has a circa-1970s Burger King commercial playing in the background. Hearing "hold the pickles, hold the lettuce" recalls a time when "have it your way" was so novel a concept that it inspired a jingle, one anyone who remembers the Carter administration can recite by rote.

There was a time when the consumer accepted without question what the retailer offered. The same could be said for how government operated back when Robert Moses roamed the land. "You can't fight city hall" was a phrase often used to express resignation and the futility of speaking out.

You don't hear that expression

anymore. Fighting city hall has become a cottage industry, especially on Long Island, where accommodating special interests really caught on.

If anything, the pendulum has swung too far in the other direction. Patronize any fast food franchise, and you can drink soda until you're ready to puke, all for one low price. Putting off holiday shopping until the last minute? Worry not – the stores are open all day on Thanksgiving and around-the-clock through December.

Nobody ever went broke placating the public, but at some point a distinction must be made between giving people what they want and doing what's best for society. Are free refills really such a good idea, considering the country's obesity problem? Should stores drag employees away from their families during the holiday season to appease procrastinators?

As anybody who's raised children can attest, constantly giving a youngster what he or she wants creates a petulant monster – and if the monster doesn't get his or

her way, there's hell to pay.

For proof, simply attend a public hearing about anything that promises to introduce change. Or try a school board hearing on the closing of a school whose operation is no longer economically feasible – yowzers! The wailing and gnashing of teeth is enough to drive any well-intentioned leader into a foxhole.

All this accommodation leads to stagnation, however. That's why I laugh every time the Netflix program "House of Cards" makes reference to building a bridge from Port Jefferson to Milford, Conn. Constructing this bridge may seem plausible to anyone outside of Long Island, but Frank Underwood's manipulation skills are no match for the disgruntled Long Island resident. The fictional vice presidential might be able plot and scheme so billionaires and leaders of the Free World dance to his tune, but there's no way he could get this bridge built, no matter how badly this region needs it.

Long Islanders don't like change. When was the last time you heard a reference to the LIRR

adding a third line to Hicksville?

Years ago, a developer offered to build a privately financed, 16-mile tunnel from Nassau County to Westchester. The proposal was dead on arrival. Why? Because heaven help the elected official who "lets" this happen on his or her watch.

Support these endeavors and political opponents will take you out simply by placating the voting public. Rail lines, tunnels and bridges represent change, and change upsets people who've grown accustomed to getting what they want.

The fact that nothing significant happens on Long Island may explain why we have a 98 percent re-election rate in Albany and how one town on Long Island still has the same supervisor since the aforementioned Carter administration. But it doesn't bode well for the future.

"Have it your way" may be a good idea for a fast food chain, but it's counterproductive if you're responsible for regional sustainability.

Watt is president of Long Island Inc., a consulting firm based in Babylon.

Publisher
Scott Schoen

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Web Producer
Amy Onorato / 631-913-4245

Washington Bureau Chief
Kimberly Atkins / 202-536-7980

Research Manager
Kathy Lombardo / 631-913-4248

Contributing Writers
Kristen D'Andrea
Lisa Morris Josefsak

Cartoonist
Matt Bodkin

DESIGN & PRODUCTION

Creative Director
Michael Albano / 631-913-4239

Graphic Artists
Kerri Cettel / 631-913-4254
Nancy Wright / 631-913-4243

ADMINISTRATION

Business Manager
Gina Brignac / 504-293-9223

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Developmental Disabilities Institute

ROCKIN' FOR AUTISM



MULCAHY'S PUB AND MUSIC HALL
Wantagh | 3-8 p.m.

Mar. 9

March

SATURDAY 8

Staller Center for the Performing Arts, Gala 2014 with special guest Bill Cosby, Stony Brook, 8 p.m.-midnight. Call (631) 632-4062 or visit www.stallercenter.com.

Marty Lyons Foundation, "Marty" Gras Cocktail Party, Crescent Beach Club, Bayville, 7-11 p.m. Call (631) 834-7035 or email jem71192@aol.com.

The INN (Interfaith Nutrition Network), Open House, Mary Brennan INN, Hempstead, 11 a.m.-3 p.m. Call (516) 486-8506, ext. 138 or email dlopez@the-inn.org.

Hofstra University, Microsoft Excel, Hempstead, 10 a.m.-1 p.m. Also March 15, 22 and 29. Visit ce.hofstra.edu/IT or call (516) 463-7200.

Katy's Courage, Skate-A-Thon, Buckskill Winter Club, East Hampton, 4:30 p.m. Visit www.katyscourage.com.

SUNDAY 9

The Maurer Foundation, Flamingo Bowl, Bowlmor Lanes, Melville, 11:30 a.m.-1:30 p.m. Visit www.maurerfoundation.org/flamingo or call (631) 524-5151.

Developmental Disabilities Institute, Rockin' for Autism, Mulcahy's Pub and Music Hall, Wantagh, 3-8 p.m. Call (631) 366-2978 or visit www.rockinforautism.org.

Springs Seedlings and Project MOST, Empty Bowls Fundraiser, American Legion Post, East Hampton, noon-3 p.m. Call (646) 345-5608.

MONDAY 10

Long Island Center for Business and Professional Women, Having the Most Diffi-

cult Conversation Ever with Your Parents, Fox Hollow, Woodbury, 6-8:30 p.m. Visit www.licenter.org or call (631) 673-0209.

TUESDAY 11

Social Media Association, Social Media Hacked: Understanding Social Media Attacks & Defenses, 145 Pinelawn Road, Melville, 8-10 a.m. Call (631) 393-0220 or visit www.understandsocialmediahacks.eventbrite.com.

South Shore Networking Group, Business Networking, Imperial Diner, Freeport, 8-9:30 a.m. Call (516) 867-5851.

Floral Park-Bellerose Rotary, Networking and Dinner, Trinity Restaurant, Floral Park, 5-7 p.m. Email tomreilly2@excite.com or call (516) 817-9259.

Gold Coast Bank and Milieu Magazine, What Women Need to Know: Women's Financial Conference, Hamlet Golf & Country Club, Commack, 8-10 a.m. Call (516) 455-3179 or email kerry@kkgpr.com.

Suffolk County Community College Foundation, All-Day Fundraiser, Ruby Tuesday, Deer Park, Selden and Westbury, 11 a.m.-11 p.m. Visit <http://goo.gl/Hyrr6f>.

Long Island Job Finder, Job Fair, Clarion Hotel, Ronkonkoma, 9:30 a.m.-2:30 p.m. Visit www.Lijobfinder.com.

Public Relations Professionals of Long Island, Pitching Long Island: Dinner, Carlyle at the Palace, Plainview, 6-8 p.m. Visit www.prpli.org.

Elephant Networking Inc., Real Estate Professionals Night, City Cellar, Westbury, 6-8 p.m. Email valerie@elephantnetworking.com.

Big Brothers Big Sisters of Long Island, Poker Night, Social Sports Kitchen, Uniondale, 6-11:30 p.m. Call (516) 731-7880 or email jskala@bbbsli.org.

IMA, Dinner Meeting: CEO Panel, Milleridge Cottage, Jericho, 6-9 p.m. Visit <http://longisland.imanet.org>.

Great Nexpectations BNI, Networking Breakfast, Seven Seas Diner, Great Neck, 7-8:30 a.m. Also March 18 and 25. Email lschweitzer@cmitsolutions.com or call (516) 986-1884.

ODNLI, Dinner Meeting, ClearVision Optical, Hauppauge, 5:30-8 p.m. Email rsvp@odnetworkli.org.

HIA-LI, Strategies and Tactics for Success in the Digital Economy, Newsday, Melville, 8-10 a.m. Visit www.hia-li.org or call (631) 543-5355.

WEDNESDAY 12

Long Island Advancement of Small Business, Roundtable Discussions: Thriving in this Challenging Economy, Adelphi University, Hauppauge, 8-10 a.m. Visit www.liasb.com or call (516) 473-7202.

Long Island Technology Hall of Fame, Induction Ceremony, Garden City Hotel, Garden City, 5:30-9:30 p.m. Call (631) 632-4625 or visit www.techisland.org.

Stony Brook Small Business Development Center, Marketing Your Business on the Internet, Stony Brook University Research and Development Park, Stony Brook, 8:30-11 a.m. Call (631) 632-9837 or email sbdc@stonybrook.edu.

Long Island Business Advantage Network, Breakfast Meeting, Panera Bread, Port Jefferson Station, 7:30-8:30 a.m. Call (631) 834-9671.

EAC Network, Light of Hope Luncheon, Crest Hollow Country Club, Woodbury, 11:30 a.m.-3 p.m. Visit lightofhope2014.karma411.com or call (516) 539-0150, ext. 117.

Sid Jacobson JCC, Cover Letters and Thank-You Notes, East Hills, 11 a.m.-1 p.m. Call (516) 484-1545, ext. 212 or visit www.sjjcc.org.

Long Island Real Estate Group, Networking Breakfast, Old Westbury Golf and Country Club, Old Westbury, 8-10 a.m. Call (631) 721-7400 or visit www.lireg.org.

LeTip Rocky Point Chapter, Networking Meeting, Rocky Point Diner, Rocky Point, 7-8:30 a.m. Also March 19 and 26. Call (631) 791-9970 or (631) 220-4983.

Hofstra University, Digital and Social Media for Not-for-Profit Professionals, Hempstead, 8 a.m.-1 p.m. Visit ce.hofstra.edu/afp or call (516) 463-7200.

BNI Executive Referral Exchange, Networking Meeting, Dix Hills Diner, Dix Hills, 7-8:30 a.m. Also March 19 and 26. Email laserdoc@gmail.com.

Patchogue LeTip, Networking Breakfast, California Diner, Patchogue, 7-8:30 a.m. Also March 19 and 26. Call (631) 261-4200.

Nassau Academy of Law, Alternative Dispute Resolution: Resolving an Estate-Related Commercial Dispute through Mediation, Nassau County Bar Association, Mineola, 12:30-2 p.m. Call (516) 747-4464 or email jgroh@nassaubar.org.

Business Societe, Image of Success Networking Series, Allegria Hotel, Long Beach, 6-8 p.m. Email cathy@fashionsociete.com.

THURSDAY 13

The Alternative Board, Business Owner Roundtable Breakfast, Gold Coast Bank, Islandia, 8:15-10:30 a.m. Call (631) 664-4450 or visit www.tabny.com.

Family & Children's Association, Evening with Greg Buttle, Mulcahy's Pub & Concert Hall, Wantagh, 6-10 p.m. Call (516) 746.0350, ext. 364 or email mpaladino@familyandchildrens.org.

Habitat for Humanity of Suffolk, 25th Anniversary Gala, Oheka Castle, Huntington, 6-11 p.m. Call (631) 422-4828, ext. 105 or 100.

HIA-LI, Entertainment and Sports Committee Meeting, Hauppauge, 8:30-10 a.m. Call (631) 543-5355 or email shundertmark@hia-li.org.

Converged Technology Group, IT Virtualization Event, Cradle of Aviation Museum, Garden City, 4-8 p.m. Call (631) 468-5728, email info@convergedtechgroup.com or visit www.convergedtechgroup.com.

FRIDAY 14

Ronald McDonald House of Long Island, Club McAngels Dance, Inn at New Hyde Park, New Hyde Park, 7 p.m.-1 a.m. Email ldemartis@rmhlongisland.org or call (516) 775-5683, ext. 129.

Penelope's Odyssey, Casino Night: Pediatric Cancer Fundraiser, The Swan Club, Roslyn, 7:30-11 p.m. Visit www.penelopesodyssey.org.

Contractors for Kids, The Main Event: Actors, Athletes & Media Personalities, Long Island Aquarium & Exhibition Center, Riverhead, 7 p.m.-midnight. Email contractorsforkids@yahoo.com.

SATURDAY 15

St. John's University, Libraries Change Lives, Oakdale, 9 a.m.-1 p.m. Email mediarelations@stjohns.edu or call (718) 990-2451.

SUNDAY 16

Diabetes Research Institute, Kids' Carnival for a Cure, Dave & Buster's, Westbury, 1-4

p.m. Call (516) 822-1700.

MONDAY 17

Hofstra University, Microsoft Excel and Microsoft Project for Project Managers, Hempstead, 6-9:30 p.m. Also March 19, 24, 26 and 31. Visit ce.hofstra.edu/IT or call (516) 463-7200.

Hofstra University, Microsoft Access, Hempstead, 6:30-9:30 p.m. Also March 19, 24, 26 and 31 and April 2. Visit ce.hofstra.edu/IT or call (516) 463-7200.

Hofstra University, Computerized Accounting Using QuickBooks, Hempstead, 10 a.m.-2 p.m. Also March 19, 24 and 26. Visit ce.hofstra.edu or call (516) 463-7200.

Nassau County Bar Association, Artrageous at the Bar, Mineola, 6-9 p.m. Call (516) 747-4070, email info@nassaubar.org or visit www.nassaubar.org.

TUESDAY 18

Suffolk County Inventors and Entrepreneurs, Meeting, H. Lee Dennison Bldg., Hauppauge, 7-9 p.m. Call (631) 853-4805 or email lisaann.broughton@suffolkcountyny.gov.

Networking for Professionals, Shakers and Stirrers Long Island: Business Networking Mixer, Chris & Tony's, Syosset, 6-8 p.m. Call (212) 227-6556 or email events@networkingforprofessionals.com.

Expos Your Business, Long Island Commercial Real Estate Expo, Hilton Long Island, Melville, 8 a.m.-4 p.m. Email info@licree.com.

International Coaching Federation Long Island, Turning Your Networking Contacts into More Business, Hampton Inn, Jericho, 6:30-9 p.m. Visit www.licoachingalliance.com or call (516) 625-0542.

AFPLI, Social Media for Not-for-Profits, Marriott, Melville, 8-10 a.m. Email info@afpli.org, call (631) 249-5008 or visit www.afpli.org.

HIA-LI, Information Meeting, Sandler Training, Hauppauge, 8:30-10 a.m. Call (631) 543-5355 or visit www.hia-li.org.

LIU Post, Graduate Open House, Brookville, 6:30-8 p.m. Visit www.liu.edu/addsup.

Hofstra University, SEO for Marketing Professionals, Hempstead, 6:30-8:30 p.m. Also March 25. Visit ce.hofstra.edu/digital or call (516) 463-7200.

WEDNESDAY 19

Sid Jacobson JCC, LinkedIn 1, East Hills, 11 a.m.-1 p.m. Call (516) 484-1545, ext. 212 or visit www.sjjcc.org.

Action Long Island, State of Long Island, with County Executives Steve Bellone and Ed Mangano, Crest Hollow Country Club, Woodbury, 7:30-10 a.m. Call (631) 425-2700 or email info@actionlongisland.org.

HIA-LI, CEO Roundtable, Groove Car Inc., Hauppauge, 8-10 a.m. Call (631) 543-5355 or visit www.hia-li.org.

Hofstra University, Introduction to Social Media, Hempstead, 10 a.m.-noon. Also March 26. Visit ce.hofstra.edu/digital or call (516) 463-7200.

THURSDAY 20

Long Island Business News, Power Breakfast: Health Care, Crest Hollow Country Club, Woodbury, 8-10 a.m. Call (631) 737-1700 or visit www.libn.com.

Brookville Center for Children's Services, "Reach for the Stars" Dinner, Inn at New Hyde Park, New Hyde Park, 7 p.m.-midnight. Visit www.ahrfoundation.org/reachforthestars.

OPED

Building on LI's legacy to create its future

By JAMES HAYWARD

Long Island helped spawn the biotech revolution and can track its involvement to the very origins of molecular biology. Now a thriving biotechnology corridor, the Island must still compete with the coast-to-coast effort to cultivate biotech hubs.

As the "Cradle of Aviation," LI played an essential role in the seminal events that shaped aviation, aerospace and defense. In the 1990s, more than 40 percent of Long Island's manufacturing work was dependent on defense spending, according to the Department of Defense. The defense economy shifted, however, with the departure of Grumman and Republic, the regionally dominant forces in defense manufacturing. Since then, an amalgam of small businesses keeps this essential defense corridor alive, and some of these companies are thriving.

Now, a small public, biotechnology startup, Applied DNA Sciences, is combining both lines of technology heritage, biotech and defense, and reaching out to regional aerospace and electronics players. In one program alone, Applied DNA Sciences has signed up nine such companies on Long Island as part of an effort by the U.S. Defense Logistics Agency, which requires use of the company's Signature DNA product on certain electronic parts

THE POTENTIAL TO COMBINE LONG ISLAND'S HERITAGE IN BIOTECH AND DEFENSE IS HUGE

provided to the agency.

Applied DNA's uses DNA taggants, engineered from botanical genomes, as a means of developing forensic evidence. When SigNature DNA is sprayed onto cash at the moment of theft from an ATM or a cash box, for example, a forensic trail is created that forever associates the stolen money with a particular theft (date/time/place). With police intelligence, the SigNature DNA may identify the culprit or culprits.

Indeed, protecting against stolen cash was our first commercially successful application.

The method has been taken up throughout Europe, where successful prosecutions led to the sentencing of more than 50 U.K. criminals, with more than 100 cases pending. Customers who have implemented Applied DNA's technology have seen an average decrease in cash lost to

theft of more than 75 percent, year-over-year.

In this country, we've become an important player in another, even more serious crisis: the smuggling of counterfeit electronic parts into the supply chain of the U.S. military. This scourge is part of an invasion of counterfeit, often defective electronic parts into the defense, medical device and automotive industries, with potential life-and-death consequences in each.

U.S. military purchases of integrated circuits are said by the Defense Logistics Agency to exceed \$4 billion annually. Many estimates place the amount of counterfeit parts between 15 and 30 percent, a number so high it boggles. The logistics of counterfeit semiconductors is so embedded within military supply chains that some had thought the problem incurable.

Along came Applied DNA. In a two-year pilot program valued at more than \$1 million, we proved to DLA that counterfeiters could not break our platform. In fact, a "red team," consisting of a national laboratory could not defeat Applied DNA's SigNature DNA mark once placed on the surface of an original chip, despite over 200 different efforts.

In January, 2013, DLA announced that it would reimburse electronics suppliers for the costs of DNA marking their parts supplied to DLA. Nine of those companies are here on Long Island, already marking electronics with SigNature DNA and evolving Long Island's unique heritage in both DNA and defense. All have become part of what is known as the "SigNature DNA Compliant" ecosystem. They are Transaero, a Melville-based electronic parts distributor; Harry Krantz & Co., an Edgewood distributor; Bellport distributor North Shore Components; Crystalonics, a Ronkonkoma manufacturer; Lintech, a Ronkonkoma distributor; Triangle Electronics, a Ronkonkoma distributor; and Max Components, a Ronkonkoma distributor.

The potential to combine Long Island's heritage in biotech and defense is huge and enhances the safety of our warfighters and citizens. Not yet profitable, Applied DNA is still a startup with great aspirations. Validated by the U.S. government, international police forces, European railways, European cash security firms and independent brand owners, Applied DNA is approaching an apparent watershed. Many on Long Island will be watching.

Hayward is the chief executive of Applied DNA Sciences in Stony Brook.

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The blog post: a guide for the perplexed

By BRIAN COOPER

Blogging has become increasingly critical to business, as companies vie for both attention and rankings in a competitive and cluttered online world.

Ranking in search-engine results is primarily a factor of relevance and authority. Actively blogging about current topics and issues relevant to your market is one of the surest ways of increasing both.

Even if you know what you should be writing about, the actual construction of a blog post can be confusing. The key is to structure posts in a way that will engage visitors, boost the time they spend on your blog and increase the likelihood they will share your posts.

A blog post has several goals it needs to accomplish. It should attract and hold the reader's attention; provide real and shareable value; and get the reader to take an action, like clicking, commenting or visiting your main site.

Here is our best advice on how to achieve those results:

Write a descriptive, engaging and keyword-rich title. Keep it to roughly eight words and use strategic keywords to ensure that it's relevant to searches on your

topic. An effective title will also catch the eye of someone casually skimming the site, whereas a cute or clever title may not be meaningful. Describe the post using multiple keywords and address the reader's needs, and the user will quickly engage.

Summarize with a sub-head. Consider using a sub-headline at the beginning as a one-sentence summary of what the post is about. Mix in some personality while embellishing on your title with additional keywords.

Address the reader in the body content. Each post should address the need of the visitors and the focus should always be on them. Visitors have come to your blog because they have a question or need some specific information; be informative in your writing, be friendly in your tone and speak directly to the visitor to make a connection. Phrases like "here are some tips you can use" or "your team will love this" work nicely.

Remember that your blog is a dialogue. Avoid sounding like a commercial or a sales pitch. Write an informative post that educates. This will always be more successful than a list of sales specials and shipping options. The visitor always wants to know what's in it for them; show them.

Length doesn't necessarily matter. The length of each blog post can be flexible. Initially, aim for approximately 500 words. When you show the reader that you respect the time commitment required to read your post, it will help you retain visitors. If you have a lot to offer and if you keep slinging value, then length won't matter. Once written, edit and re-edit your post for clarity and remove unnecessary verbiage that doesn't move the post along.

Don't forget internal linking. Linking to related posts on your site will turn new visitors on to content they may have missed and will help those posts rank better. It will also keep visitors on the site longer.

And don't forget external linking. Linking to other sites from your posts is not a bad thing. Sure, we want to

keep people on the blog as long as we can, but introducing your visitors to related websites establishes your blog as an authority. You are in the know. Your visitors want to be in the know, too, so they will come back. Strategic linking also helps you build relationships with websites you may want to be associated with – and the traffic may be reciprocal, if they like what you're writing about and link back.

Pick the right images. The images on your blog should be consistent in their size and placement. Images should be large enough to see, relevant and, preferably, not stock images. Don't forget to name the image files with meaningful keywords and to use ALT text in the code to describe them.

Your success depends on value. The success of a blog relies on its perceived value. Quality, keyword-rich content will increase your traffic and retain visitors, and the more you provide original, quality content, the more people will share your posts, interact with you and become return visitors. Your goal is to earn their trust – when visitors trust you, they'll spend money with you.

Cooper is director of search marketing at OpenMoves, a Huntington-based email and search-marketing firm.



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Publishing my own legacy, one a day at a time



Jeffrey GITOMER

What do you do when you get up every day? Anything to do with your legacy? I doubt it.

Here's a short version of your morning: Shower, coffee, TV, get dressed, check your calendar, check your email, check your social media, maybe make a follow-up call (or two) or read a few pages.

No legacy there. More like "routine."

I write something. And while I confess I don't do it every day, over the past 22 years I've written more than 1,100 columns, 12 books, 10 e-books and 4,000 tweets, and recorded more than 300 videos on my YouTube Channel.

I have more than 3.4 million views and more than 19,000 subscribers on my YouTube Channel. My weekly email magazine goes out to more than 350,000 readers. My Twitter followers number more than 70,000, and I have more than 18,000 LinkedIn connections – all from writing.

Yes, I have enjoyed "reader acceptance" and "reader response" – and that combination has more than helped my legacy grow.

But I didn't start out with 12 books. I

started with one idea, one column, one tweet, and went from there. I started with consistency, and 20 years later, BOOM!

It's not a book, it's a writing project. It's not my column, it's a captured idea and my weekly self-discipline. It's not my tweet, it's my documented thought that hopefully will get a positive measurement by being re-tweeted more than 50 times.

WHAT WILL YOUR LEGACY BE? WATCHING RERUNS? GETTING DRUNK?

Over the past eight years, I've grown my social network to a substantial presence. One follower, one reader, one subscriber, one re-tweeter at a time. And I basically did it while you were watching TV. And for the record here, that's not me bragging – it's me giving you a wake-up call.

What will your legacy be? Watching news? Watching reruns? Getting drunk on the weekends? Going to parties?

Legacy is something you have to be socially aware of and intellectually on top of. It requires both self-discipline and self-sacrifice, without regret. If you wanna be remembered for it, you gotta love it and give it everything you've got. And you have to become known for it. And in my case –

you gotta write about it.

In today's world, writing and being published is no longer a mystery. Blog something, tweet something, post on your LinkedIn page, Facebook something, post a video on YouTube, create your own email magazine, post a quote on Instagram, and BOOM, you're published. Create followers, and BOOM, you have acceptance and a reputation. Do that for 20 years, and BOOM, you have a legacy.

No longer do you have to "submit" your writing and wait for acceptance to be published. You can do it yourself. And in fact, if you do it yourself AND submit, the discerning editor will Google you and find everything. Cool, eh?

Start by asking yourself these legacy-based questions:

- What do you love to do?
- What are you passionate about?
- Where do you excel?
- Do you have a philosophy about how you live your life?
- What do you want to be remembered for?
- What do you want said at your eulogy?
- What do you want written on your tombstone?

The answers to these questions will uncover legacy potential and create a starting point. Keep in mind, this may be the first time you have ever contemplated your

legacy, so explore a little.

A few things you can do to get started:

- Decide what you want to be remembered for.
- Write to clarify your thoughts and affirm your intentions.
- Dedicate 15 minutes a day – an apple a day!
- Include some kind of journal or scrap book to document your progress.
- Talk about your intentions with those closest to you.
- Begin writing and posting.
- Ask people on your list to follow you and contribute their ideas.
- Start now!

Above all, affirm it: I am a writer and a speaker. I am a dad, granddad and friend. I love what I do and I love life.

The reality is, legacy takes years to create, but achieving it is not a matter of patience. It's a matter of self-discipline and dedication to your passion, and building your expertise to legacy level. Legacy is not created in a day – it's created day-by-day.

Gitomer's best-selling "21.5 Unbreakable Laws of Selling" is now available as a book and an online course at www.gitomerVT.com. Visit www.gitomer.com or email Jeffrey personally at salesman@gitomer.com.



Weekly Power Breakfast Cast with Long Island's Top Movers & Shakers

March 21, 2014

Steve Levy- & Panel Center for Cost Effective Government

The Center for Cost Effective Government which is led Steve Levy will be presenting a panel of Assemblyman Mike Fitzpatrick, President of Dowling College, Dr Norman Brown and himself. They will address common sense reforms that will decrease the waste of tax dollars. These are concrete measures that are in proposed legislation that has been advanced by Mr. Fitzpatrick. This will be a lively and informative meeting.

Sponsored by Campolo Middleton & McCormick Esqs

Meetings Take Place at:

Clarion Hotel (Formerly Holiday Inn) - 3845 Veterans Memorial Hwy, Ronkonkoma
Meeting room opens for registration an continental breakfast at 8am.

Hotel phone 631 - 585 - 9500

Meeting begins at 8:30 AM and adjourns at 9:30

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Laying down the law

Name
ADAM SILVERS

Title
CO-MANAGING PARTNER

Firm
RUSKIN MOSCOU FALTISCHEK

Favorite pastime
Spending time with his two children

Favorite sports team
New York Mets

Chief access
Co-founder of the CFO Roundtable, a monthly gathering of private company CFOs

Charitable endeavor
Board member and treasurer of Child Abuse Prevention Services

As the youngest shareholder at Ruskin Moscou Faltischek, Adam Silvers has a vested interest in seeing the firm succeed for the long-term. And as the firm's newest co-managing partner, he'll have some say in that.

"I plan to be here for the rest of my career," said Silvers, 45, who's been involved in managing different aspects of the firm for several years, including serving on its management advisory council since 2009.

"I enjoy having a say in the direction of the firm and interacting with my partners on its future," he said.

Along with his new responsibilities, Silvers will continue to co-chair the firm's corporate and securities department and chair its technology practice group. He's also a member of the intellectual property group.

Silvers didn't always plan to be an attorney, but decided to pursue a law career during college.

"My undergraduate degree is in fi-

nance, so corporate law was a natural area to gravitate to," he said.

Silvers joined Ruskin Moscou in 1998, bringing with him law firm experience as well as a year in-house at a software firm. Five years later, he was one of the youngest associates to be named partner.

While many lawyers strive to trade a law firm role for an in-house position, Silvers has never considered leaving Ruskin Moscou.

"I like the work, the culture and my partners," he said.

Silvers will share co-managing partner duties with Mark Mulholland, allowing Mulholland to devote more attention to his commercial litigation practice, which is a growth area for the firm.

According to the firm, Mulholland recommended the succession move to his partners and intends to turn over the management responsibility to Silvers entirely at a future date.

— BERNADETTE STARZEE

Education

Song Sun, an assistant professor in the department of mathematics at Stony Brook University, was selected to receive a Sloan Research Fellowship, a \$50,000, two-year award from the Alfred P. Sloan Foundation.



SONG SUN

Financial Services



DANIELLE DIGRAZIA

Islandia-based Empire National Bank announced several promotions. **Danielle DiGrazia** moved up to vice president/operations officer from her previous role of assistant vice president/operations officer.

Catherine Giamundo stepped up to vice president/controller from vice president/assistant controller, while **Matthew Ruppert** was appointed vice president/portfolio manager.

He previously held the title of assistant vice president/portfolio manager.

Healthcare

Dr. Andrew Sama is the newly appointed chairman of the department of emergency medicine at Good Samaritan Hospital Medical Center in West Islip and chief of emergency medicine for Catholic Health Services of Long Island. He previously worked as an attending physician in the departments of medicine, surgery and emergency medicine at North Shore University Hospital in Manhasset.



ANDREW SAMA

Revive Medical in Plainview welcomed **Donna Bloom**, a certified hypnotist, to its staff. Bloom, who focuses on hypnosis and corporate wellness programs, previously had her own practice in Plainview.

Law

Michael DiLeo was named a partner at Melville law firm Brown & Altman. DiLeo, who concentrates his practice in commercial transactions and real estate law, joined the firm six years ago.

The Law Offices of Mark A. Cuthbertson in Huntington welcomed **Anne Shields** as counsel. Shields, who concentrates her practice in commercial and federal litigation, previously served as law clerk to the Hon. George Pratt, U.S. Circuit Judge for the Second Circuit Court of Appeals.

Michael Cardello III, a partner at the Garden City law firm of Moritt Hock & Hamroff, was appointed to serve on the board of directors of the Academy of Court Appointed Masters, a national organization.

Nonprofits

The Safe Center LI in Bethpage welcomed **Josh Hanson** as child advocacy center director. Previously, Hanson served as a clinical forensic specialist for the Brooklyn Child Advocacy Center. **Deana McAleer** also joined the nonprofit as event manager, after planning national events for Childhelp in Scottsdale, Ariz.

Real Estate

Homes by Mara Realty of Syosset brought **John Clerkin** aboard as a licensed sales associate. He continues to serve as vice president at Woodbury mortgage consultancy Matchbox.

Technology

Flexible Systems, a Hauppauge information technology provider, promoted **Jeffery Cusick** to the role of director of business process improvement. Cusick previously served as a program director.

Jacqueline Mancusi joined Park Electrochemical Corp. in Melville as marketing communications manager. Mancusi was formerly a senior marketing coordinator for Custom Computer Specialists Inc. in Hauppauge.

Memorable Excuses for Tardiness

Employees claimed:

- 5 "I forgot that the company had changed locations."
- 4 "I accidentally put Super Glue in my eye instead of contact lens solution."
- 3 "My cat got stuck in the toilet."
- 2 "I woke up on a front lawn two blocks from my home."
- 1 "A zebra was running down the highway and held up traffic." (It turned out to be true.)



Source: CareerBuilder



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*Executive Director of the Port
Authority of New York and New Jersey*



Joan McDonald
*Commissioner of the New York State
Department of Transportation (NYSDOT)*



Thomas Prendergast
*Chairman and CEO of the Metropolitan
Transportation Authority (MTA)*



*The Voice of Long Island's
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*Featuring casual conversations with invited members of the
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Fox Hollow

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Non-LICA members: Registration fee \$50 per person

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2014 EVENT CALENDAR

JANUARY 30

40/40 Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

Long Island Business News has recognized 40 rising stars under the age of 40 each year since 1998. A steering committee selects the group based on such criteria as business accomplishments and community involvement.

The 40 awardees are honored at an awards gala, highlighted online and in a special-event print section. The event historically attracts about 600.

One of our most successful signature programs, the 40 Under 40 Awards gets your business in front of the future leaders of Long Island.

NOMINATIONS CLOSED FOR 2014

NOMINATIONS OPEN FOR 2015: SEPT. 5

NOMINATIONS CLOSE: OCT. 10

MARCH 20

Power Breakfast: Health Care

Crest Hollow Country Club, Woodbury • 8-10am

A roundtable discussion involving the leaders of the Island's health care industry.

APRIL 22

Real Estate Awards Dinner

Crest Hollow Country Club, Woodbury • 6-8pm

The Real Estate and Development Awards recognizes some of the most successful and dynamic businesspeople in the region, including the Island's top commercial and residential brokers, developers and economic development officials.

Awardees are selected by Long Island Business News editors and receive an award at the event. A special pullout section highlights the sponsors and awardees, and is inserted in the newspaper edition following the event. The awardees are also featured online.

NOMINATIONS OPEN: JAN. 17

NOMINATIONS CLOSE: FEB. 7

MAY 15

Outstanding CEO Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

Celebrating Long Island's top executives and signature firms and organizations.

The annual Outstanding CEO award recognizes business and not-for-profit executives who have consistently demonstrated remark-

able leadership skills, integrity, values, vision and a commitment to excellence, financial performance, community and diversity.

NOMINATIONS OPEN: JAN. 10

NOMINATIONS CLOSE: FEB. 14

SEPTEMBER 11

Around 50 Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

Past the cut-off for our 40 Under 40 Award? Born somewhere in the 50s – give or take – and are nowhere near being ready to hang up your spurs?

That makes you Around 50. What better reason to celebrate?

Join us as we celebrate the companies and business leaders who are around 50 and proud of it. The event includes awards for our special honorees, a keepsake special print section, online coverage, plus music and merriment ... until curfew.

NOMINATIONS OPEN: APRIL 25

NOMINATIONS CLOSE: MAY 30

SEPTEMBER 18

CFO of the Year Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

CFO of the Year awards will be presented to financial professionals in Nassau and Suffolk Counties for outstanding performance in their roles as financial stewards of Long Island's corporations, government and not-for-profit organizations.

This program provides many benefits to the Island's business community by highlighting the contributions and accomplishments of the region's financial executives and the critical role they play in the success of their companies.

NOMINATIONS OPEN: APRIL 11

NOMINATIONS CLOSE: MAY 16

OCTOBER 10

East Meets West: Doing Business with the East End

Location to be announced • 8am-Noon

There's more to the East End than wineries and the Hamptons. Connect with the business leaders and elected officials who keep the East End humming with activity all year long. Networking and a tradeshow will kick off the morning and lead into a panel discussion on the area's economic strength and its thriving business community. Join us for a morning of new contacts and future business relationships.

OCTOBER 23

Top 50 Women in Business Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

Launched in 2000, the Top 50 program recognizes the Island's top women professionals in business, education, government and the not-for-profit fields for their business acumen, mentoring and community involvement.

Honorees are selected by a steering committee and receive a unique crystal memento at an elegant dinner attended by more than 700 of the Island's top business leaders.

Winners and sponsors are featured in a gala journal and are featured online.

NOMINATIONS OPEN: MAY 23

NOMINATIONS CLOSE: JUNE 27

NOVEMBER 6

Health Care Heroes Awards Breakfast

Crest Hollow Country Club, Woodbury • 8-10am

The event applauds the heroes working in the field of health care, from volunteers to program chiefs and everyone in between.

The program begins with nominations from the business community in such categories as Top Doctor, Top Nurse and Achievements in Health Care. Awardees will be highlighted online, in a special section in the newspaper and honored at the annual awards breakfast.

Sponsors get in front of the large and fast-growing Long Island health care market – the region's biggest employer – as well as key decision makers in related fields such as banking, accounting and law.

NOMINATIONS OPEN: MAY 30

NOMINATIONS CLOSE: JULY 18

NOVEMBER 13

Leadership in Law Awards Dinner

Crest Hollow Country Club, Woodbury • 6-10pm

Experience counts. Dedication, hard work, skill, tenacity and excellence are expected. Compassion is essential. Created to recognize those individuals whose leadership within the legal profession and the community has had a positive impact on Long Island. Recipients of this award demonstrate outstanding achievements, involvement in their profession, support of the community and mentoring.

NOMINATIONS OPEN: MAY 30

NOMINATIONS CLOSE: JULY 18

LIFOCUS

Banking/Wealth Management



THE STATE OF LENDING

Tighter credit for companies that don't fit the profile

By BERNADETTE STARZEE

Banks want to make loans – it's how they make money. But some businesses aren't feeling the love.

Roslyn Goldmacher, president and CEO of the Long Island Development Corp., works closely on growth initiatives with small businesses and reports that many young companies and mature businesses negatively impacted by the recession and Hurricane Sandy are having trouble getting loans.

"Even companies that had nice relationships with their bank are seeing their lines of credit closed," Goldmacher said.

She cited a 30-year-old manufacturer that was profitable until the recession. To meet current market demands, the company had to invest in new equipment – but its bank "called out of the blue and said 'this ratio's a little off, that one's a little less, we're closing your line of credit,'" according to Goldmacher, who places the blame on the Dodd-Frank Act.

The law, passed in the wake of the financial crisis, includes several strict regulations that some say are tying banks' hands.

See LENDING, 33A

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LATE MATCH

Employers consider year-end vs. biweekly 401(k) contributions

By KRISTEN D'ANDREA

AOL's recent attempt to make matching contributions to its employees' 401(k) plans in one annual lump sum sparked plenty of employee backlash.

Although AOL ultimately reversed the change, several major companies – including IBM and JPMorgan Chase – pay their matching funds once a year, rather than through regular payroll checks. And as evidenced by AOL, more companies are considering this cost-saving measure.

Matching employees' contributions to their 401(k)s is one of the benefits companies may include when putting together a compensation package. In a traditional 401(k) plan, employers aren't required to make a matching contribution. If they do, however, they're given latitude to tailor the plans to fit their needs, despite many fed-

eral regulations related to the administration of employer-provided retirement accounts.

According to human resources consultant Aon Hewitt, 85 percent of companies still pay employees' matching funds at each pay period. Yet, as companies are increasingly looking to lower their expenses and increase profits, the adoption of these so-called last-day rules may become more prevalent.

"This is truly an effective tool used in year-end tax planning" by many of Grassi & Co.'s private-sector clients, said Carmine Minieri, partner at the accounting firm with offices in Jericho and Manhattan.

If employers choose to make a matching contribution, they have until the due date of their corporate tax return in order for it to be deductible in the year in which it was declared, Minieri said. For instance, for the fiscal year ending Dec. 31, 2014, companies have until March 15, 2015 to make their matching contribution, in order for it to be deductible in 2014.

Additionally, "it can be an effective cash management tool when done at year's end," Minieri said.

Joe Perry, partner-in-charge of tax and business services at Marcum in Melville, agreed.

"Some companies get cash-strapped during the year," he said. "Instead of borrowing money to make sure they're funding [employees' 401(k) matches], they might be able



JOE PERRY: Companies may be able to afford a higher 401(k) match if they make one payment at the end of the year, rather than payments every paycheck.

See 401(k), 31A

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Credit Unions

RANKED BY ASSETS

	Company Address Phone & Fax	Contact(s) Web Address & E-mail	Assets (\$Millions)	No. of Members	Year Founded	No. of LI Locations	Member Eligibility
1.	Bethpage Federal Credit Union 899 South Oyster Bay Road Bethpage, NY 11714 (800) 628-7070; Fax (516) 349-6765	Kirk Kordeleski, President/CEO Linda Armyn, Senior VP, Corporate Strategy Gerard Schmitt, VP, Marketing www.bethpagefcu.com	\$5,461	235,000	1941	28	Membership is open to everyone who lives, works, worships, regularly conducts business or attends school in Nassau/Suffolk counties (excluding East Hampton, Shelter Island and Southampton townships).
2.	Teachers Federal Credit Union 102 Motor Parkway Hauppauge, NY 11788 (631) 698-7000	Robert G. Allen, President/CEO www.teachersfcu.org	\$4,857	236,020	1952	26	People who live, work, worship, or attend school in and businesses located in Nassau County or Suffolk County, New York (excluding East Hampton, Southampton and Shelter Island), and family members of the above.
3.	NEFCU 1000 Corporate Drive Westbury, NY 11590 (516) 561-0030; Fax (516) 714-2827	Edward P. Paternostro, President/CEO Eileen A. Nolan, SVP, Sales and Marketing www.mynefcu.org info@mynefcu.org	\$2,049	161,893	1938	11	Membership is open to those who live, work, worship, attend school, or regularly conduct business in Nassau and/or Suffolk counties (excluding East Hampton, Southampton, and Shelter Island). Existing NEFCU members may also sponsor in immediate family members or household members.
4.	Municipal Credit Union (MCU) 22 Cortlandt St. New York, NY 10007 (212) 238-3300	Michael Mattone, AVP, Corporate Communications and Public Relations www.nymcu.org mmattone@nymcu.org	\$1,900	350,000	1916	4	Eligibility to open accounts at MCU is available to New York City and Yonkers municipal employees; state and federal employees who work in the five boroughs; health care professionals who work in New York State; members of select industry groups; employees of private colleges in New York City and private and public colleges in Nassau, Suffolk, and Westchester; certain family members, and qualifying retirees.
5.	Island Federal Credit Union 120 Motor Pkwy. Hauppauge, NY 11788 (631) 851-1100; Fax (631) 851-1112	Bret Sears, President/CEO; Paul Young, VP/COO www.islandfcu.com	\$959	32,009	1955	7	Open to everyone who lives, works, worships or attends school in Nassau and Suffolk counties (with the exception of Southampton, East Hampton and Shelter Island).
6.	Suffolk Federal Credit Union 3681 Horseblock Road, Medford, NY 11763 (631) 924-8000; Fax (631) 396-1246	William J. O'Brien, President/CEO www.suffolkfcu.org sfcumail@suffolkfcu.org	\$900	53,250	1967	7	Those who live, work, worship or attend school in Suffolk County.
7.	NCPD Federal Credit Union 777 Old Country Road Plainview, NY 11803 (516) 938-0300; Fax (516) 938-0311	Vincent P. Messina, CEO www.ncpdfcu.org vmessina@ncpdfcu.org	\$654	15,100	1940	2	Membership is open to employees of federal, state, county, and municipal agencies or departments engaged in the police protection industry who work in Nassau County.

The information in this list was provided by survey respondents through questionnaires and the most current references available. Every effort is made to ensure the accuracy of this information but it could not be independently verified by Long Island Business News. If you wish to be considered for a list please visit <http://libn.com/lists/4?djoPage=adddata> to complete a nomination form for your company. Compiled by research@libn.com

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Stuck on the middle

Banks targeting mid-sized companies face challenges, but there are rewards

By KRISTEN D'ANDREA

Finding the next generation of banking professionals is Bridgehampton National Bank's biggest current challenge.

The financial institution, which maintains 26 branches in Nassau and Suffolk and more than \$2 billion in assets, targets Long Island's small- to middle-market business customers – companies with \$100 million in revenue or less, according to Kevin Santacroce, executive vice president and chief lending officer.

From credit-trained professionals who can go out and acquire customers to employees to staff branches, "it's hard to find people engaged in the banking industry," Santacroce said, noting as the number of banks in the region has decreased, people seem to have moved on to pursue other careers.

The search for seasoned banking professionals with 10 to 15 years of experience is just as difficult as hiring young people embarking on their banking career, he said.

But while talent acquisition is one of the greatest challenges in the region, it's not the only one. Opening a new branch, which may involve renovating an existing building or obtaining building permits, is difficult as well.

"Certain areas just do not want development and it seems heightened in East End towns," Santacroce said, adding the towns of "Brookhaven and Islip haven't exactly been easy either."

Proximity to New York City means the region attracts many competitors that may not have a presence in other parts of the country.

Financial institutions such as New Jersey-based Valley National Bank and People's United Bank, which is headquartered in Connecticut, are major players in the Long Island/New York market, Santacroce said.

"They recognize the deposits and number of small businesses here," Santacroce said. "They recognize Long Island is fertile ground and it creates heightened competition."

In such a competitive market – one that encourages continuous growth and development – only the banks that provide the best, comprehensive solutions with direct access to experienced bankers will succeed in the long run, according to Stephen Sipola, executive vice president and managing director of Astoria Federal Savings' business banking group.

Lenders on Long Island face steep competition from a variety of large banks and new entrants to the market, agreed Davi Tserpelis, senior vice president of commercial banking for Citibank.

"At Citi, we leverage our strong local presence of branches and bankers throughout the area to develop deep relationships with our clients and ensure we are available to meet with them regularly," she said.

But proximity to New York City also has its rewards.

"[It] means these companies have sophisticated and sometimes global financial needs," said Tserpelis, whose global Citibank is able to assist middle-market customers looking to expand.

Santacroce, whose Bridgehampton National was founded in the Hamptons, agreed Long Island's relationship with the city is a tremendous benefit.

"In our legacy area, there is a strong tie to the success of Wall Street and how that permeates out there," he said.

Middle-market businesses on Long

See MIDSIZED, 35A



KEVIN SANTACROCE:
There's stiff competition
among banks serving the
LI middle market.

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Credit Unions

RANKED BY ASSETS

	Company Address Phone & Fax	Contact(s) Web Address & E-mail	Assets (\$Millions)	No. of Members	Year Founded	No. of LI Locations	Member Eligibility
8.	Nassau Financial Federal Credit Union 865 Merrick Ave., Suite 250N Westbury, NY 11590 (516) 742-4900; Fax (516) 742-6253	Frank A. Cordano, President/CEO Everett A. Boccafola, Board Chairman www.nassaufinancial.org cuhelp@nassaufinancial.org	\$394	26,208	1936	4	Serving anyone who lives, works, worships, attends school or volunteers in Nassau County.
9.	Oceanside Christopher Federal Credit Union¹ 45 Atlantic Ave., PO Box 573 Oceanside, NY 11572 (516) 620-8100; Fax (516) 620-8080	Joseph Garay, President/CEO www.kofcfcu.org j.garay@kofcfcu.org	\$279	12,085	1969	2	Catholics and their families.
10.	Sperry Associates Federal Credit Union 2400 Jericho Tpke. Garden City Park, NY 11040 (516) 873-7171; Fax (516) 873-7623	Kevin J. Healy, CEO www.sperryfcu.org support@sperryfcu.org	\$264	15,711	1936	1	Membership is open to everyone in Nassau County. This includes family and household members and anyone who lives, works, worships or attends school in Nassau. Business and legal entities are eligible to join as well.
11.	People's Alliance Federal Credit Union 125 Wireless Blvd. Hauppauge, NY 11788 (631) 434-3500; Fax (631) 434-6652	Carol A. Allen, President/CEO; Judy Smolinski, Senior Manager, New Business Development www.pafcu.org jsmolinski@pafcu.org	\$241	38,739	1940	3	Employees or family members of select employer group companies; includes persons who live, work, worship or attend school, business and other legal entities in certain geographical areas.
12.	North Shore LIJ Health System Federal Credit Union 350 Jericho Tpke., Jericho, NY 11753 (516) 301-3040; Fax (516) 301-3060	JoAnn Doyle, CEO; Sheila Blieka, Operations Manager www.nsljhsfcu.org	\$107	19,086	1972	3	Employees of the North Shore LIJ Health System, Hospice Care Network, Peninsula Hospital Center and Rehabilitation Center, Great Neck Medical Associates, Orthopedic Associates of Manhasset and family members of employees are eligible.
13.	Port Washington Federal Credit Union 157 Main St., Port Washington, NY 11050 (516) 883-3537; Fax (516) 883-3513	Michael J. Fitzgerald, CEO www.pwfcu.org mfitzpwfcu@aol.com	\$31	3,300	1968	1	Those who live, work or worship in Port Washington, Great Neck, Kings Point, Manhasset, Roslyn, Sands Point and family members of any member.
14.	Long Island Realtors Federal Credit Union 300 Sunrise Hwy., West Babylon, NY 11704 (631) 661-4800 ext. 371; Fax (631) 321-6371	Anthony A. Russo, President Luisa Harman, Manager www.lirfcu.com lharman@lirealtor.com	\$12	1,824	1972	1	Member of Long Island Board of Realtors and their families.

¹ - Information provided in 2013. The information in this list was provided by survey respondents through questionnaires and the most current references available. Every effort is made to ensure the accuracy of this information but it could not be independently verified by Long Island Business News. If you wish to be considered for a list please visit <http://libn.com/lists4/?djoPage=adddata> to complete a nomination form for your company.
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LIFOCUS

■ Banking/Wealth Management

401(k): Last-day payments

From 27A

to afford to pay more at the end of the year.”

While most employees will agree an end-of-year match is better than no match at all, many are concerned about what they'll lose if their employer ultimately makes the switch.

Financial services firm Vanguard recently compared the difference to an employee's 401(k) when the employer match (50 percent of the employee's contribution, up to 6 percent of the employee's salary) was received regularly every two weeks vs. annually. Assuming the employee, with a starting salary of \$40,000 who contributed 10 percent of it to a retirement account, changed jobs seven times over a 40-year career – and, therefore, didn't receive an employer match for seven years – the difference was calculated at \$47,661.

Beyond the dollar amount, the greater concern is the effect of a last-day policy on employee morale, according to Charles Massimo, CEO of CJM Wealth Management in Deer Park.

“There really is no benefit to employees,” he said.

In addition to losing their ability to take advantage of dollar cost average – smoothing over the market's volatility by making continuous, equal contributions to their 401(k) throughout the year – employees may be deterred from making any contribution at all.

“It's so difficult to get people to participate in a 401(k) plan, even when there's a match,” Massimo said.

Switching to an annual, lump-sum matching contribution may deter lower earners from contributing, which would only hurt the overall plan, he added.

As AOL Chief Executive Tim Armstrong learned the hard way, employees' reactions can be harsh.

“A company needs to weigh the economic benefit against the potential erosion of em-

ployee relations,” Minieri said.

Long-term employees, however, don't have as much reason for concern. And people who change jobs frequently may not be affected as much either, Perry said. Most plans require a vesting period before an employee is even eligible to receive the company's matching funds.

If an employer does decide to switch to last-day rules, employees can try to counter the effects of the change by making a one-time investment into a cash fund and then allocating the money out monthly, Perry said. If, for instance, an employer had been making a \$100 monthly contribution, which was then switched to \$1,200 annually, the employee could invest the \$1,200 in cash and, the following year, move \$100 into his or her normal allocation each month.

Another option, Perry said, is for affected employees to change their investment strategy to allow for the one-shot, lump-sum addition. Rather than allocating the money to more volatile stocks, employees may want to put it in bonds or life strategies, he said.

Still, whenever a large sum is being invested at one time, individuals run the risk of being a bigger winner or loser, Perry said.

“That's the beauty of dollar cost average and paying into [a 401(k)] throughout the year,” Minieri said, noting employees don't have to worry about trying to time the market.

It remains to be seen whether cash-strapped companies faced with sustainability issues consider making the switch.

“If the alternative is to keep the same percentage [contribution], and [making the match annually] allows them to continue with it, that's a good thing,” Perry said. “Conversely, if a company is just doing it to keep more money in their own pockets, I can see why employees would be upset.”



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CHARLES MASSIMO: Switching to an annual lump-sum match may deter employees from participating.

SBA 504 Loans

RANKED BY SBA 504 LOAN AMOUNT

	Company Project Address	SBA 504 Amount	Bank Amount	Total Project Cost	Jobs Created	Jobs Retained	Type of Business
1.	Nassau Candy Distributors Inc. 300 Duffy Ave., Hicksville, NY	\$5,423,000	\$6,600,000	\$13,200,000	0	0	Confectionery manufacturing from purchased chocolate
2.	Ausco Inc. 425 Smith St., Farmingdale, NY	\$2,870,000	\$3,266,428	\$6,982,000	14	0	Industrial valve manufacturing
3.	Jesco Lighting Inc. and Jesco Lighting Group 15 Harbor Park Drive, Port Washington, NY	\$2,262,000	\$2,750,000	\$5,500,000	10	0	Commercial, industrial and institutional electric lighting fixture manufacturing
4.	Rochem International Inc. 45 Rasons Court, Hauppauge, NY	\$2,184,000	\$2,655,000	\$5,310,000	3	0	Other chemical and allied products merchant wholesalers
5.	Saunders Associates 24 & 26 Montauk Hwy., East Hampton, NY	\$1,935,000	\$2,352,500	\$4,705,000	67	0	Offices of real estate agents and brokers
6.	Highway Toll Administration 66 Powerhouse Road, Roslyn Heights, NY	\$1,929,000	\$2,345,000	\$4,690,000	40	0	Other support activities for road transportation
7.	121 Inflight Catering 45 Rason Road, Inwood, NY	\$1,920,000	\$2,333,000	\$4,820,000	50	0	Caterers
8.	Altitude Express Inc. 400 David Court, Calverton, NY	\$1,915,000	\$2,328,000	\$4,656,000	10	0	Sports and recreation instruction
9.	Generation KIA (LI Autoworld Inc) 4825 Sunrise Hwy., Bohemia, NY	\$1,851,000	\$2,250,000	\$4,500,000	30	0	New car dealers
10.	Easy Bed Mattress Co. Inc. Sunrise Hwy. and Phyllis Drive, Patchogue, NY	\$1,803,000	\$1,764,250	\$5,195,450	3	0	Furniture stores
11.	Tutor Time of Melville 604 Broadhollow Road, Melville, NY	\$1,801,000	\$2,189,000	\$4,378,000	50	0	Child day care services
12.	K. Sidrane Inc. 24 Baiting Place Road, Farmingdale, NY	\$1,741,000	\$2,125,000	\$4,484,000	18	0	Commercial screen printing
13.	United Lighting Electrical Corp. 60 Hoffman Ave. Hauppauge, NY	\$1,301,000	\$1,580,000	\$3,160,000	2	0	Electrical apparatus and equipment, wiring supplies and related equipment Merchant wholesalers
14.	Howard I. Shapiro & Associates Consulting Engineers 266 Merrick Road, Lynbrook, NY	\$1,278,000	\$1,553,000	\$3,106,000	20	0	Engineering services
15.	KLD Labs Inc. 55 Cabot Court, Hauppauge, NY	\$1,214,000	\$1,475,000	\$2,950,000	4	0	All other professional, scientific and technical services
16.	Vanderbilt Financial Group 125 Froehlich Farm Blvd., Woodbury, NY	\$1,153,000	\$1,400,000	\$2,800,000	2	124	Investment Advice
17.	Personal Touch Moving Inc. 4000 Point St., Holtsville, NY	\$1,075,000	\$1,305,000	\$2,610,000	0	0	Used household and office goods moving
18.	Total Restoration Inc. 160 Eileen Way, Syosset, NY	\$964,000	\$1,170,000	\$2,340,000	2	0	All other specialty trade contractors
19.	Pristine Pool Construction Corp. 29 King St., East Hampton, NY	\$938,000	\$1,139,000	\$2,278,000	5	0	Site preparation contractors
20.	The Greenport Brewing Co. 42155 Main Road (Route 25), Peconic, NY	\$924,000	\$1,121,000	\$2,242,000	8	0	Breweries
21.	Pallets R Us Inc. 555 Woodside Ave., Bellport, NY	\$917,000	\$1,112,724	\$2,225,447	10	0	Wood container and pallet manufacturing
22.	Cappy's Warehouse Wine & Spirits Inc. 670 Merrick Road, Lynbrook, NY	\$842,000	\$1,022,150	\$2,044,300	12	0	Beer, wine and liquor stores
23.	Brinkmann Hardware Corp. 125 Montauk Hwy., Blue Point, NY	\$834,000	\$1,012,000	\$2,024,000	0	0	Hardware stores
24.	William J. Schwarz 5700 Merrick Road, Massapequa, NY	\$812,000	\$985,000	\$1,970,000	14	0	Offices of physical, occupational and speech therapists and audiologists
25.	Converged Technology Group Inc. 2990 Express Drive South, Islandia, NY	\$803,000	\$974,000	\$1,948,000	13	0	Computer systems design services
26.	KBG Logistics 50 Inez Drive, Bay Shore, NY	\$775,000	\$940,000	\$1,880,000	42	0	General freight trucking, long-distance, truckload
27.	Saf-T-Swim of Levittown 210 Gardiners Ave., Levittown, NY	\$772,000	\$1,070,000	\$2,140,000	35	0	Sports and recreation instruction
28.	Landau, Arnold, Laufer 406 Deer Park Ave., Babylon Village, NY	\$763,000	\$925,000	\$1,850,000	5	0	Offices of certified public accountants
29.	Omega Self Storage of Lynbrook 630 Merrick Road & Tollgate Court 658 Merrick Road, Lynbrook, NY	\$758,000	\$1,050,000	\$2,100,000	2	0	Lessors of miniwarehouses and self-storage units
30.	Frassanito Jewelers Corp. 346 New York Ave., Huntington, NY	\$614,000	\$744,000	\$1,488,000	0	5	Jewelry stores
31.	East End Eye Associates 937 East Main St, Riverhead, NY	\$575,000	\$791,522	\$1,565,622	12	0	Offices of physicians (except mental health specialists)
32.	L.I. Complementary & Family Medical Care 112 Alexander Ave., Lake Grove, NY	\$557,000	\$675,000	\$1,618,500	1	0	Offices of all other miscellaneous health practitioners
33.	Teamson Design Corp. 666 Pine Aire Drive aka 4 Orgill Ave., Bay Shore, NY	\$516,000	\$625,000	\$1,250,000	2	0	Toy and hobby goods and supplies merchant wholesalers
34.	Tri-State Moving Services Inc. 1645 Sycamore Ave., Bohemia, NY	\$471,000	\$570,000	\$1,140,000	8	0	Used household and office goods moving
35.	Performance Auto Inc. 4475 Sunrise Hwy., Bohemia, NY	\$465,000	\$562,500	\$1,125,000	4	7	Used car dealers
36.	Pallets R Us Inc. 555 Woodside Ave., Bellport, NY	\$462,000	\$559,355	\$1,118,709	5	0	Wood container and pallet manufacturing
37.	James Bohl CPA Lakeland St. (aka Johnson Ave.), Ronkonkoma, NY	\$459,000	\$555,000	\$1,158,900	6	0	Offices of certified public accountants
38.	Castle Merchandising Inc. 120 Fulton Ave., Garden City Park, NY	\$455,000	\$550,000	\$1,100,000	0	0	Jewelry, watch, precious stone, and precious metal merchant wholesalers
39.	Guardian Funeral Service Inc. 75 Mineola Ave., Roslyn Heights, NY	\$452,000	\$625,000	\$1,250,000	7	0	Funeral homes and funeral services
40.	121 Inflight Catering-Equipment 45 Rason Road, Inwood, NY	\$414,000	\$500,000	\$1,000,000	50	0	Caterers
41.	Pete's Towing Service 65 Rushmore St., Westbury, NY	\$413,000	\$500,000	\$999,000	10	0	Automotive body, paint, and interior repair and maintenance
42.	Liberty Gas Service Inc. 26 Riverhead Road, Westhampton Beach, NY	\$405,000	\$490,000	\$980,000	1	5	Liquefied petroleum gas (bottled gas) dealers
43.	Route 110 Super Storage 497-505 Broadway, Amityville, NY	\$398,000	\$550,000	\$1,100,000	2	0	Lessors of miniwarehouses and self-storage units

The SBA 504 loan is made by certified development companies to small business for the purpose of acquiring or renovating capital assets in order to retain and create jobs for the community. Note: Ranked by SBA 504, then alphabetically.
Sources: James Goldrick, Senior Vice President, Long Island Regional Manager, Empire State, New York Business Development Corp., www.nybdc.com. Loans approved in 2013.

Lending: Options for firms that don't meet criteria

From 25A

"The new regulations have impacted the way banks can look at loans, and because of increased compliance requirements, it costs them more to handle transactions," Goldmacher said. "It makes it more difficult for banks to make loans that don't fit exactly within the box."

Joe Perri, president/CEO of Gold Coast Bank in Islandia, disagrees.

"Banks tend to blame regulators when they have to turn a company down for a loan," Perri said. "In many cases, it's just an excuse. Yes, the Dodd-Frank Act has affected banks, but it doesn't affect companies directly."

The law focuses on internal controls – the financial management of banks and the monitoring of loans and assets. Dodd-Frank didn't change the lending standards most community banks have always adhered to, Perri added, though one consequence of stricter compliance could be that banks' attention and resources may be diverted.

"Bankers are trying to satisfy all the Dodd-Frank regulations," he said. "Maybe they don't focus on the more difficult small business loans – loans where they have to think outside the box."

Increased regulatory scrutiny is also lengthening the lending process.

"Regulators have gotten more intense in their examinations, requiring more complete documentation," said Kevin Santacroce, executive vice president and chief lending officer for Bridgehampton National Bank. "The longer process can be frustrating for business owners."

And for banks, Santacroce added.

"When I started at Bridgehampton 17 years ago, we had one compliance person," he said. "Now there are 10. Most have been hired in the last four years."

Islandia-based Empire National Bank spent more than \$2.4 million on compliance functions last year, well over 10 percent of its total revenue, according to Chairman/CEO Doug Manditch. But the increased compliance isn't impacting loans, Manditch noted.

"What I do find is there are a lot of companies that are still not bankable, and even the financially strong ones are hesitating to borrow money to expand, because of a lack of confidence," he said.

According to Manditch, 63 percent of the bank's open lines of credit are currently not being used. The normal level is about 50 percent, he said.

One result of the downturn is that fewer entrepreneurs are getting home equity lines of credit to finance ventures. Many small businesses were funded that way before the recession, Santacroce noted, but not now.

"If you look around, the lenders that were aggressive with those loans – American Home Mortgage, Countrywide, Washington Mutual – are gone," he said. "Those loans were not done in a prudent fashion."

Ritu Wackett, a senior business adviser at Stony Brook University's Small Business Development Center, has been counseling businesses for a dozen years. Small business owners had much easier access to credit from national and multinational banks when she started, said Wackett, who regularly points clients to community banks, regional banks and credit unions, where there's more decision-making latitude.

"The decision-makers are local," she said. "They live in the communities they're lending to and have more of a vested interest in the economic vitality there."

Still, startups – which aren't typically bankable because they have no history – are having a hard time securing loans.

"That group has always been challenged to find cheap capital," Santacroce said. "They can go to hedge funds or private equity investors, but that's more expensive."

Some banks help clients explore alternative lending avenues. Gold Coast, for instance, discusses options with businesses that fall short of lending criteria – such as fast-growing startups that may need cash infusions to sustain them until they start receiving payments.

"We may not be able to do their loan request, but we



ROSLYN GOLDMACHER: It has gotten more difficult for borderline companies to get loans.

can steer them to a receivable financing company we trust," Perri said. "We also have equipment financing companies and specialized Small Business Administration lenders that we respect."

"We'll act as an unpaid loan broker for the company," he added. "And when it does become bankable, we'll be right there."

Those government-backed SBA loans are increasingly popular among companies that are close to meeting traditional lending criteria.

Gene's 112 Auto Service Center in Patchogue, which currently rents its space, was recently approved for an SBA loan to purchase a new building and hopes to move into the larger premises by May.

"I knew owning the new property would be good for me and my business," said owner Gene Burbol, who will go from a three-bay repair shop to six bays in the new location. "But the banks wanted me to put 20 percent down, which I didn't have."

Wackett steered Burbol to the New York Business Development Corp., where a 504 loan – used for fixed assets – required only a 10 percent down payment.

Accounting firms also advise small businesses on where they may obtain financing and develop the right pitch for lenders and investors.

"Investors are looking for good opportunities," said

Mark Meinberg, partner-in-charge of private business services for EisnerAmper in Melville. "The tech and biotech spaces are hot."

Meinberg also works with clients on use-of-funds statements to help them figure out how much they really need.

"Entrepreneurs have to understand the cost of borrowing," he said. "They get very excited when investors want to give them money, but sometimes it makes sense to take less or none at all."

Making the most sense of a loan is critical to receiving it. Businesses seeking financing must have their documents in order, said Larry Jones, vice president of commercial and business lending at Bethpage Federal Credit Union, which recently launched a business banking division.

Important documents include a business plan, financial projections, three years' worth of financial statements and an interim profit-and-loss statement, Jones noted.

"Personal credit history is always crucial," he said. "They should know their credit score and, if there are any blemishes, be ready with an explanation."

Business experience counts, too. Perri cited an applicant who wanted to buy a franchise by putting down 20 percent and borrowing the rest, without any collateral or business experience – a loan "that banks can't and shouldn't make," Perri noted.

**Banking/Wealth Management
Ones to Watch**



MICHAEL CAMPIONE

PAUL DARRIGO



THERESA KELLY

WILLIAM NEWHAM



MARGUERITE SMITH

DAVI TSERPELIS

Michael Campione

Senior Retirement Plan Adviser
Pivotal Planning Group

Campione is a new addition to the Jericho investment advisory firm, which was formed in 2000 by accounting firm Satty Levine & Ciacco. In his new role, Campione assists clients in designing and implementing retirement plans and selecting investments. During more than two decades in the corporate retirement industry, he has specialized in plan design, investment selection and employee communications for a diverse range of business accounts. Prior to joining Pivotal Planning Group, he held positions with ADP Retirement Services, The Hartford and John Hancock.

Paul Darrigo

Senior Vice President, Relationship Manager
Capital One Bank

Based in Melville, Darrigo is a relationship manager for Capital One's Long Island/Queens middle-market banking division. He manages key commercial customer relationships and develops new ones. Darrigo, who joined the bank last year, has 25 years of industry experience. After beginning his career as a retail management trainee with Bank of New York, he went on to receive credit training and hold roles in portfolio and relationship management in small business and middle-market banking. Over the last decade, he held positions at Citigroup and RBS Citizens, delivering capital market solutions to corporate customers.

Theresa Kelly

Executive Vice President of Business Banking
Flushing Bank

Recently promoted to the executive vice president level, Kelly is responsible for managing and growing the bank's business banking division. Based in Lake Success, she applies 22 years of banking experience in handling cash management and commercial and industrial lending. Before joining Flushing Bank, Kelly was a senior vice president in commercial banking for Bank of America, where she managed the business banking and middle-market teams. Previously, she was a senior relationship manager at Citibank, where she oversaw a team of bankers in developing and managing commercial customers.

William Newham

Senior Vice President/Real Estate Team Leader
Bridgehampton National Bank

Newham was recently promoted from the role of vice president/commercial lending officer. When he joined Bridgehampton three years ago, he brought extensive knowledge of the metropolitan area real estate market, allowing the bank to significantly increase its lending opportunities in commercial real estate during his tenure. Previously, he was a senior vice president/commercial loan officer at People's United Bank, vice president and relationship manager for the commercial real estate group at HSBC Bank USA and a vice president in the commercial real estate division of Roslyn Savings Bank.

Marguerite Smith

Vice President/BSA and Compliance Officer
Empire National Bank

One of Empire's first employees when it opened six years ago, Smith was recently promoted from the position of assistant vice president and deputy BSA/compliance officer. She brought to the Islandia-based bank a decade of experience at the former Long Island Commercial Bank, where she served as an assistant branch manager and investment and insurance adviser. After getting her bachelor's degree in communications from the State University of New York at Oneonta, Smith went on to earn a master's degree in banking and finance from Dowling College.

Davi Tserpelis

Senior Vice President, Commercial Banking
Citibank

For 25 years, Tserpelis has worked in commercial lending and banking, servicing a broad range of industries and asset classes. In her role at Citibank in Hauppauge, she assists small to midsized companies – particularly import and export firms – in achieving their corporate goals. Tserpelis' well-rounded background included roles in business development, relationship management, credit officer services, investment banking and operations at public banks and specialty finance companies. She has co-founded several local chapters of business associations and mentors students at her alma mater, Baruch College. She also holds a Master of Science in banking from Mercy College.

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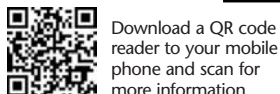
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Midsized: Proximity to NYC impacts competition

From 29A

Island are in a unique position of not only operating in one of the most competitive markets in the United States, but also being in the stage of growth where they have moved beyond the challenges faced by small businesses but are not yet reaping the rewards enjoyed by larger, more established organizations, Sipola said.

MORE THAN JUST PRODUCTS, SERVICE TO MIDSIZED BUSINESSES MUST BE ABOUT THEIR CONCERNS AND ASPIRATIONS

“Whether we are speaking to manufacturers, distributors or professional firms, to provide a few examples, the common thread is these professionals and business owners live and work here and are an integral part of the many communities we service,” he said. “The sense of connectedness to the region is why Astoria feels there is such strong opportunity here, both for our business and theirs.”

In addition to needing access to capital, many small and diversified businesses on Long Island look for consultation, Santacroce said.

“They are in need of some hand-holding with their banking relationships,” he said, noting so many of his conversations with customers will involve them asking his advice on their expansion, for instance.

More than just banking products, service to midsized



STEPHEN SIPOLA: To serve this market well, banks must provide comprehensive solutions and direct access to experienced bankers.

businesses needs to be about their concerns and aspirations, Sipola said.

“Middle-market business customers seem to feel they need the service and guidance often associated with the resources of large banks,” he said, adding his bank strives to give these companies the attention and flexibility that is often lacking at larger banks.

Long Island’s many small towns and villages, each

with their own unique characteristics, offer opportunities as well. When Bridgehampton opened a branch in Patchogue three years ago, there were already eight banks in the area. But “we felt the area was lacking a community-based bank,” Santacroce noted, and today the branch holds \$60 million in deposits.

“We love Long Island,” Santacroce said. “We think there’s tremendous amount of opportunity here.”

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A GOOD START

As Mayor Bill de Blasio pushes for universal pre-K in New York City, Nassau attorneys have stepped up to help Long Island kids get a head start.

The Nassau County Bar Association's We Care Fund donated \$3,000 to the Long Island Children's Museum in support of its kindergarten readiness program.

Entitled "Together to Kindergarten," the English language immersion program serves Spanish-speaking and Haitian-Creole-speaking families, with the goal of easing the transition from home to kindergarten for preschool-age children, many of whom have no preschool experience. In addition to supporting children, the program encourages parents to play an active role in their children's education.

To retain long-term relationships with participating families, the Garden City museum offers them free annual memberships and reunion nights. Since its 2006 inception, more than 400 children have participated in the program.



Options for Community Living Inc. received a \$30,000 grant from the JPMorgan Chase Foundation. The funds will support the Smithtown-based organization's affordable housing program.

Options operates residential programs for adults with mental illness and affordable housing and care coordination services for individuals and families living with HIV/AIDS and other chronic health conditions.

"Through affordable supported housing, people with serious medical and mental health issues have the help they need to stay housed and healthy. It transforms lives," Diana Arens Antos, executive director of the organization, said in a statement.

Affordable housing is one of the core focus areas of JPMorgan's philanthropic efforts.

Island for the warriors

Island Federal Credit Union recently presented \$5,000 to Hope for the Warriors, an organization founded eight years ago to enhance the quality of life for military service members who have served post-9/11 and their families.

The gift stemmed from a special promotion, in which the Hauppauge-based credit union pledged to donate \$10 to Hope for the Warriors for every loan it originated from mid-October through the end of December, up to 500 loans.

In addition to the promotion, Island was the presenting sponsor of the 2013 Long Island Run for the Warriors, in which the credit union's staff, members and business partners helped raise more than \$40,000 for the organization.

News from the food network

As demand for emergency food assistance has risen in recent years, nearly 64 percent of the food pantries and other agencies associated with Long Island Cares Inc. report having inadequate food available to feed people in need.

This was among the findings of the Hauppauge-based hunger-relief organization's newly released Capacity & Distribution Survey.

Two-thirds of the 590 agencies operate with budgets of less than \$50,000, mean-

ing they rely heavily on unpaid volunteers, and more than half are open less than full-time.



In 2009, Long Island Cares conducted a similar survey to measure the capabilities of its network of agencies.

"At that time, many Long Islanders were directly impacted by economic stagnation – increased foreclosures, unemployment and rising costs of living," said Executive Director Paule Pachter in the new report, which noted the region faces many of the same challenges today.

"Certainly, all of this has been compounded in the aftermath of Hurricane Sandy," Pachter added.

As a result of the 2009 report, Long Island Cares increased its network of agencies by 9 percent and currently provides 43 percent of all emergency food distribution on Long Island. More than 320,000 people, including 110,000 children, rely on support from its member agencies.

New center for Variety

Variety Child Learning Center cut the ribbon on a new 1,100-square-foot Therapeutic Center and Parent Lounge. The new facilities were created by renovating existing space at the Syosset center, which provides programs to support the education and inclusion of children with developmental disabilities.

Funds for the project were raised and donated in honor of Stefanie Rose Rieger, who died of colon cancer in 2009. Rieger was the daughter of Variety Child CFO Andrea Rieger.

"The Therapeutic Center is a place where we will be reminded of Stefanie's energetic spirit and never-ending drive," Andrea Rieger said in a statement.

The new facilities include a sensory room, an occupational therapy area, five speech therapy offices and a modern kitchen.



Profit from their advice

"We engage and retain our volunteers by not only asking them to help with daily tasks and at special events that match their interests, but also by inviting them to attend and participate in fundraisers as guests, as we do with any donor or community member. We send them personalized birthday cards, celebrate milestones, plan staff/volunteer development activities and themed dinners and hold an annual Volunteer Recognition Dinner. We pride ourselves on making sure they know they make a difference and they truly are appreciated."

BETTI McCLELLAN

Volunteer & Program Manager
Ronald McDonald House of Long Island



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Phone: 516-482-2900
Room Rates: \$209 - \$249
Rooms: 61
Corp. Rooms: 1
Capacity: 16
Rating: ★★★★★

Hotel Name: Hilton Long Island
Address: 598 Broadhollow Rd
Melville, NY 11747

Contact: James Fallon
Email: james.fallon@hilton.com
Phone: 631-845-1000
Room Rates: \$149 - \$249
Rooms: 302
Meeting Rooms: 20
Capacity: 1500
Rating: ◆◆◆◆

Hotel Name: Allegria Hotel
Address: 80 West Broadway
Long Beach, NY 11561
URL: www.allegriahotel.com
Contact: Lisa Scuteri
Phone: 516-889-1300
Room Rates: \$189 - \$289
Rooms: 143
Meeting Rooms: 18
Capacity: up to 400
Rating: ★★★★★

Hotel Name: Melville Marriot Long Island
Address: 1350 Walt Whitman Rd
Melville, NY 11747

Contact: Trish Maulo
Phone: 631-673-4324
Room Rates: \$259
Rooms: 369/24 suites
Meeting Rooms: 21
Capacity: 1000
Rating: ★★★★★

Hotel Name: The Inn At Fox Hollow Boutique Hotel
Address: 7755 Jericho Tpke
Woodbury, NY 11797
URL: www.theinnatfoxhollow.com
Contact: Viktoria Jururecki
Email: vjurecki@theinnatfoxhollow.com
Phone: 516-224-8181
Room Rates: Available
Rooms: 145
Meeting Rooms: 3+ 4 = 7
Capacity: 10 - 400 theater

Hotel Name: Southampton Inn
Address: 91 Hill St
Southampton, NY 11968
URL: www.southamptoninn.com
Contact: Denny Pierce
Phone: 631-283-6500 ext. 711
Room Rates: \$179 - up
Rooms: 90
Meeting Rooms: 7
Capacity: 250

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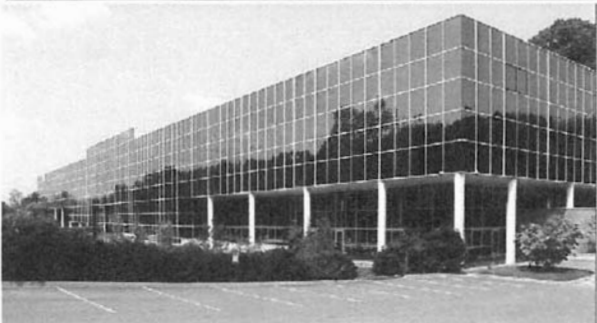
Real Estate

Nassau



County: Nassau
Location: 90 Meacham Ave
Avail Sq. Ft.: 12,100sf Building and 3 Parking Lots
Property Type: Catering Hall, Funeral Home, or Office
Agent: Mario Asaro
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Sale or Lease: Very Motivated Call for Pricing
Comments: Rare Opportunity, Attractive Building and Space with great parking

Nassau Office



County: Nassau County
Location: 600 Community Drive Manhasset, NY
Avail Sq. Ft.: 5,600 -80,000 RSF DIVISIBLE
Property Type: Office
Agent: Scott Berfas/ Dan Oliver
Brokerage: Newmark Grubb Knight Frank
Phone: 631-424-4800
Asking Price: \$35 PSF

Suffolk Industrial



County: Suffolk
Location: 921 S 2nd Street, Ronkonkoma, NY
Avail Sq. Ft.: 12,000 Sq. Ft.
Property Type: Industrial
Agent: Nicholas Gianni
Brokerage: Schacker Real Estate Corp.
Phone: 631-293-3700
Asking Price: \$1,300,000 (\$108.33/SF)
Power: 800 amps
Additional: 6,000 Sq.Ft. Office, Full A/C- 1 loading dock, 2 drive-ins

Suffolk Retail / Industrial



County: Suffolk
Location: 55 Price Pkwy, Farmingdale
Avail Sq. Ft.: 9,000sf Plus Free 4,000sf Mezzanine
Property Type: Retail- Industrial
Agent: Mark Seigerman
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Asking Price: \$13.50 PSF Gross
Additional: Next to Montauk Carpet, Lowe's, Seigerman's Furniture 20 ft clear ceiling, loading in rear. View this at industryone.com

Nassau Commercial



County: Nassau
Location: 640 Seaman Avenue, Baldwin NY
Avail Sq. Ft.: Two Family: 1800 +; Store-Front 900+; Property: 103x104
Property Type: Commercial
Agents: Delia Serrano; William Mohr
Brokerage: Coach Realtors
Phone: 516-967-5058 or 516-680-1922
Additional: Open House Sunday March 9th 2pm-4pm

Suffolk Industrial



County: Suffolk
Location: 61 & 63 Clinton St, Center Moriches, N.Y.
Avail Sq. Ft.: 17,400 sf (2 Buildings 7200 Sf & 10,200 sf)
Property Type: Industrial
Agent: Richard Fierro
Brokerage: Universal Land Sales, Inc
Phone: 631-737-1110
Asking Price: \$1,875,000
Additional: ***OWNER FINANCING AVAILABLE***
 2 Buildings on 1.5 Acre of Land- 6,000 sf of finished office space 5 drive in doors- 22' clear - 72 car parking owner financing available

Suffolk Office



County: Suffolk
Location: 225 Broadhollow Rd, Melville
Avail Sq. Ft.: 13,485sf Class A +
Property Type: Office
Agent: Mario Asaro
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Price: Attractive Sublease Terms
Comments: Mint Class A office Space for Sublease Very Nice Furniture can be included. Café, Health Club with Racquetball, Good Parking, On Site Concierge

Suffolk Office



County: Suffolk
Location: Huntington, NY
Avail Sq. Ft.: 4,000 Sf. two stories
Property Type: Professional Office Building Ideal for medical office/ zoned for many uses
Agent: David F. Chinitz
Brokerage: Park Place Realty Group
Phone: 631-574-1660

Nassau Industrial



County: Nassau
Location: 370 Atlantic Ave, Freeport
Avail Sq. Ft.: 18,903sf
Property Type: Industrial
Agent: Mario Asaro
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Asking Price: 1,895,000 Lease: \$12/ft Net
Additional: VERY MOTIVATED Seller
 USDA Food Manufacturing Facility, Great Infrastructure, Parking, High and Dry. View at industryone.com

Suffolk Industrial



County: Suffolk
Location: 144 Allen Blvd, Farmingdale
Avail Sq. Ft.: 25,438sf Building 8k Leased
Property Type: Industrial
Agent: Mario Asaro
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Sale Price: \$1,897,000 Only \$74/ft
Comments: Nice Building, Fenced Yard, Great for User/Investor, Priced to sell

Suffolk Industrial Space



County: Suffolk
Location: Hauppauge, New York
Avail Sq. Ft.: 20,000 SF Divisible
Property Type: Class A Building / Prime Location / Open Lease
Agent: David F. Chinitz
Brokerage: Park Place Realty Group
Phone: (631) 574-1660

Suffolk Office



County: Suffolk
Location: 95 Broadhollow Rd, Melville
Avail Sq. Ft.: 1,250sf, 2,800sf, 5,600sf
Property Type: Office
Agent: Mario Asaro
Brokerage: Industry One Realty Corp
Phone: 631-694-3500
Price: Below Market
Comments: Signage, Great Parking, Walk to Dunkin, Starbucks, Deli, Diner, Bank

Obamacare: Clearing the mist of misconceptions

From 10A

designed to guide individuals, families and small businesses through myriad insurance choices. The site, Peters noted, kept kicking her off anyway, whenever she went looking for information.

Ultimately, JayMar Insurance Agency – a Jericho-based insurance agency that sells policies to individuals – signed them up for the North Shore-LIJ CareConnect plan, an insurance package offered through Long Island's largest healthcare system. CareConnect, Peters said, saved them nearly \$400 monthly from what they were paying for their MVP policy.

For Peters, there was a happy ending. But her introduction to Obamacare was clouded by a mist of misconceptions, a fairly typical story as the most comprehensive healthcare update since Medicare rolls out in anything but a smooth fashion.

"I think there was a lot of confusion in the industry," Peters said. "A lot of different people worked on different pieces of the puzzle. They never put the puzzle together."

Although the Affordable Care Act often lives up to its name, many people have had a tough time cutting through the chaos. Canceled policies, website malfunctions, insurance cards sent out long after coverage begins and other perplexing protocols have complicated matters.

But the biggest problem may be that people just aren't aware of the free help available.

"There's so much rhetoric going on about the Affordable Care Act," said Gwen O'Shea, CEO of the Melville-based Health and Welfare Council of Long Island, which is helping train businesses and individuals on the basics of Obamacare. "That forces people to lose sight of the ACA and who was targeted to benefit. The target was individuals who might be priced out of the market and small businesses that couldn't purchase benefits."

JayMar co-owner Jason Samuel is also the founder of LongIslandObamacare.com,



JASON SAMUEL: Tackling Obamacare's "misinformation" epidemic.

which provides free seminars on the Affordable Care Act and other coverage issues. Samuel believes there's an epidemic of incomplete or inaccurate information out there.

"People are misinformed, between the media misinforming them and brokers misinforming them," Samuel said. "The government and the insurance companies aren't heavily marketing that you should speak to a broker or navigator."

New York has approved three Long Island organizations to act as "lead navigators" and help people enroll, but critics note the navigators are often new to health insurance.

"A navigator has been in the insurance industry since October 2013," Samuel said. "My company has nearly 50 years of experience in the industry."

Brokers take people through the process with no fee, since they're paid by commission, but many brokers don't sell to individuals due to lower commissions – or simply don't sell policies on exchanges.

"For the broker to navigate the exchange, they have to be licensed to sell those products," Peters noted. "You have to go through special courses to sell those products."

Samuel said one-day training and "the easiest test I've ever taken" – the requirements to sell insurance on exchanges – don't guarantee expertise. His instructor, he said, simply went over the questions before he took the test.

The New York State Department of Health customer service line, he added, often gives wrong answers to basic questions, and "calling the insurance companies is a bear-and-a-half."

"The hold times are a massive issue," Samuel said. "But they're not as big an issue as getting through to someone finally and getting the wrong information."

Meanwhile, online processes designed to ease enrollment issues have created new problems. Some payments haven't been processed, insiders say, while the issuance of insurance cards has sometimes been de-

layed for months after payments have been made.

"What we had to go through to get our clients cards and bills was hell," Samuel said. "These companies say they're inundated with an amount of work they never had before in their history. Because of that, they're having problems."

Others agree that it appears insurers and the state weren't ready for the rollout.

"I can tell you that since the exchange opened last October, the website glitches and phone wait times on the state's customer service line have gotten better," said Nassau-Suffolk Hospital Council spokeswoman Janine Logan. "But certainly not all the wrinkles are gone yet."

The mistakes have executives on all levels scrambling. Gov. Andrew Cuomo this month announced that thousands of Empire BlueCross BlueShield consumers who faced enrollment problems for coverage as of Jan. 1 would be paid the equivalent of three weeks of coverage.

Even people who get plans through the state exchange have to be extra careful to get the right one. Samuel said one broker put a client in Glen Cove into a plan that didn't include Glen Cove Hospital.

"The broker put them in a product where they can't gain access to their local hospital," Samuel said.

Nassau-Suffolk Hospital Council staff attend various business and civic meetings to explain Obamacare from enrollment to expense; Samuel personally addresses groups of five or more for free. There are also various online help sites, including healthcare.gov, nystateofhealthcare.gov and the hospital council's site at coverage4healthcare.com.

Meanwhile, Peters hopes her new plan will be as good as her old one, even if it only includes North Shore-LIJ providers.

"I have yet to go to the doctor, since I got this new plan," she said. "We'll see what happens."

Solnik can be reached at claudio.solnik@libn.com.

Asphalt: Potholes are pots of gold for suppliers

From 5A

this winter, even though extreme cold makes it more difficult to move and use hot asphalt.

Competitor Jim Haney, general manager of Rason Asphalt in Melville, called 2014 the worst winter he's ever seen, in terms of pothole-repair demand – and one of the best for business.

"Consistently, I have the Town of Oyster Bay, Town of Hempstead, Town of North Hempstead and various villages coming in trying to repair potholes," Haney said. "There's not a day they don't miss coming in [for material] to repair potholes."

Already this winter, Rason has dispensed 200 tons of asphalt – every week – just for pothole repair projects, Haney added.

Oyster Bay spokeswoman Marta Kane said the town has already fixed several thousand potholes this winter, but there are more to come. Extreme cold makes it difficult for crews to get out and repair potholes, but town crews have sprung to action whenever the weather has warmed.

Oyster Bay still has plenty of room in its \$50,000

road-repair budget, Kane added, even though during some warm spells it has used up nearly 30 tons of hot asphalt per day.

Of course, as good as business has been for asphalt providers, it's only going to get better. Town of Babylon Public Works Commissioner Tom Stay historically refers to March as "pothole blitz month," and cites an annual goal of smoothing out all town potholes by April 1.

"Once the snow is pretty much wrapped up, potholes become our No. 1 priority," Stay said. "We send out usually up to four hot box trucks a day."

Each of those trucks is assigned a Babylon quadrant, and they keep making their daily runs "until we feel we've gotten most potholes under control," he added.

It's a busy workload, but this year won't be anything new for Babylon public works employees: Between Dec. 1 and Feb. 28, Stay said, his department repaired 400 potholes, even as Mother Nature was digging new ones.

Despite the busywork, Babylon is also under its annual road-repair budget, at least so far. Stay's department has spent \$10,500 of its \$70,000 repair budget,

and should be able to stay on target during the March blitz.

Even if towns are staying within their road-repair budgets, asphalt providers and private repair companies are still racking up impressive sales. Bay Shore-based Dumor Construction has already been contracted this year to repair hundreds of potholes in private parking lots, according to owner Bob Lewis, who said he always gets excited when winter turns wicked.

"When we have a snowy winter, it may be bad for the property owners or the tenants, but the men stay busy," Lewis said. "We make money."

While he hesitates to revel in other people's misery, Haney agreed that a cold and wet winter can be bitter-sweet – all that terrible weather, he said, means more money coming in the door.

"Cold weather and freeze/thaw cycles do help our business, so yes, I get excited," Haney said. "We may not be happy with the cold personally, but in general, it's good for business."

O'Regan can be reached at daniel.oregan@libn.com.

Babysitting: Childcare for the masses

From 12A

“similar to airline redemption miles or credit card points,” Mannix noted.

“Every time a babysitter sits on our site, they get a barter bonus, which they can redeem for cash, coupons or any type of gift cards,” Mannix said. “We thought, ‘What do babysitters want more than anything?’ They want to make a little extra money.”

Registered sitters post a profile with their age, location, customer ratings and a list of activities they enjoy doing with kids, plus a schedule of rates.

Babysitting Barter also offers a feature called Trustworthy Ties, which Mannix describes as a LinkedIn-type rating system. Ties are requested by customers and sitters alike, allowing users to form confidence-boosting connections.

For added safety, the site also offers a professional background-check feature, with checks run by accredited third-party services.

Most of the site’s bells and whistles, Mannix noted, are designed to help parents feel comfortable with sitters they don’t necessarily know at first.

“It makes it a little bit closer, so they’re not strangers,” he said. “That’s the big differentiator we have between our site and other [babysitter] sites. We make a personal connection.”

Childcare provider Lauren Fitzmartin of Old Westbury said Babysitting Barter is much more personal than other babysitter registries. “The parents know more about you,” Fitzmartin said.

With innovative additions including an events calendar – local organizations can list their events, and babysitters

can note their availability for parents hoping to attend those events – and a referral system that helps sitters earn commissions for recommending additional childcare providers, Mannix believes his startup has the tools it needs to become a household name. The co-founders are currently seeking \$1.75 million in venture capital to pay corporate salaries, develop a Babysitting Barter app, hire additional web developers and expand national marketing and sales staffs.

“Facebook is the social network, LinkedIn is the professional network and Babysitting Barter should be the babysitting network for parents, babysitters and businesses,” he said. “It’s really a platform that can do things for everyone.”

– Dan O’Regan



BRIAN MANNIX: A good babysitter doesn't have to be hard to find.

Ducts

From 7A

added more than 20 jobs in 2013, the first year of ESD’s timeframe.

“We saw a lot of progressive growth over the last year,” Ackerson said. “We’ll probably temper that growth a bit. We want to settle into our facility first.”

JMH looked at various locations across Long Island before settling on the 10,000-square-foot building in the Farmingdale industrial park, located just south of Republic Airport.

“We wanted to remain close to Westbury for the sake of the associates that worked for us,” Ackerson said. “We considered places in Nassau, but we found the most viable spot for us was here in the Town of Babylon.”

Aiding JMH will be a series of tax breaks recently approved by the Babylon Industrial Development Agency. JMH will see its property taxes for the Toledo Street building – roughly \$25,500 in 2013 – abated 60 percent, then increase 4 percent per year over the next 15 years. The total savings for the property over the life of the PILOT agreement will reach \$120,000, while JMH will still be on the hook for \$322,264 in property taxes over that timeframe.

JMH LOOKED AT VARIOUS LOCATIONS BEFORE SETTLING ON FARMINDALE

“The tax difference between Nassau and Suffolk is significant,” said Babylon IDA CEO Bob Stricoff. “Our tax bill is much more attractive.”

The build-out of JMH’s new facility took less than 40 days to complete. The additional elbow room will allow the company to go after even larger projects – the mega-projects that it’s traditionally stayed away from due to not having the space requirements to accommodate the work.

“We’re going to replace our current software systems and get more consistency in our pricing,” Ackerson said. “Once we have that in place, we’ll look at those large-sized projects and pricing them properly. We should be ready to pursue that in six months to a year.”

JMH was founded in the 1970s by Joe Ackerson, Jim’s father, who sold it to current President and CEO John Ackerson, Jim’s brother. The company set up shop in Westbury roughly 10 years ago, Jim Ackerson said, with the understanding it wouldn’t be JMH’s forever home.

“This is the future of the company,” he said. “We’re going to be a long-term occupant and this will make us even more of a success over the long term.”

Callegari can be reached at john.callegari@libn.com.

Care: Adding urgency to ‘urgent care’

From 10A

Stat Health and former president of the UCAA. “We’re the private practice of medicine. Your local family doctor doesn’t need a certificate to have an office. We’re no different.”

But various states disagree. Arizona and Illinois, for instance, have banned the words “urgent care” from the names of urgent-care clinics, based on the notion they may be misleading. The New York plan hinges on those specific care requirements – X-rays and lab testing among them – for any facility using “urgent care” in its name.

As for accreditation, it’s not completely without precedence. The UCAA has run various trial-accreditation projects, while The Joint Commission – a U.S. nonprofit that accredits more than 20,000 national healthcare organizations – accredits urgent-care centers operated by hospitals.

If it goes the accreditation route, New York could select several entities to offer state-approved urgent-care accreditation, based on a variety of standards.

Such uncertainties don’t sit well with urgent-care providers, even those who believe some form of state oversight isn’t a bad thing.

“I’m not against accreditation, but they haven’t defined who the accrediting bodies will be and what that process will be,”

Schor noted. “There are costs involved.”

Tighter urgent-care regulations and even mandatory accreditation protocols may not stop all physicians who don’t meet state requirements from providing certain urgent services. Providers may be able to circumvent any new state rules, at least in New York, by not using “urgent care” in their clinic name.

“If you want to call yourself ‘walk-in immediate care,’ you’re not bound by any of these regulations,” Salzberg said. “There are a lot of potential workarounds.”

The flipside of that end run: As “urgent care” becomes an ever-bigger part of the medical lexicon, facilities with slightly different names could suffer on a marketing level.

“When there’s so much competition out there, people who call themselves something different will have a hard time attracting patients,” Schor noted.

That’s a significant concern, according to some insiders, considering the large number of urgent-care-type facilities likely to appear in the coming days. In the end, it might be more financially palatable for providers to meet the state’s requirements, including accreditation, and keep those “urgent care” labels.

“I still think the market is underserved,” Katz said. “There’s still plenty of room for growth in the next several years.”

Solnik can be reached at claudio.solnik@libn.com.

IDAs: Improving economy, other factors spur deals

From 5A

don't want to leave," Babylon IDA CEO Bob Stricoff said. "They just need an excuse to stay."

And a good financial incentive. When they're being courted by other states offering tax breaks and lower cost-of-living for business owners and employees, the owners "can't look at their board of directors or partners and say they want to say simply because they like it here," Stricoff noted.

Babylon made some serious strides in 2013, closing 22 deals – up from the annual 10 to 14 deals the IDA had been closing on average.

The Suffolk County IDA also recorded some stark increases, rising from two deals in 2010 to three in 2011 to eight in 2012 – then doubling that in 2013, recording 24 separate deals, according to Executive Director Anthony Manetta. That equates to \$232 million in new local capital investment, the retention of 4,382 jobs and the creation of 1,395 new jobs, Manetta said.

While an improving economy certainly played a part, Manetta credited about four deals to the Suffolk IDA's new Boost program, which provides tax breaks to tech companies with projects under the typical \$1 million threshold. Not only did the new program create more business for the IDA, it also led to the creation of a tech cluster in downtown Huntington Village, Manetta noted.

Other IDAs reporting 2013 increases:



BOB STRICOFF: Give Long Island companies an excuse to stay.

the Nassau IDA, which completed 21 deals – including keeping pharmaceutical maker PL Development and its more than 700 employees in Westbury as, opposed to relocating to Florida – and the Brookhaven IDA, which completed 11 deals, nearly doubling the six it completed in 2012.

The year ahead, however, could go either way, according to the local economic-development leaders.

Stricoff said he expects the Babylon IDA's closed deals to come in slightly closer to normal – roughly 14, he said, a drop-off from 2013's stellar total – but IDA officials in Nassau and Brookhaven say the first quarter has so far produced numbers indicating a strong 2014.

Brookhaven, for example, has already closed deals equivalent to 600,000 square feet of proposed development, the retention

of 2,000 Long Island jobs and the creation of 900 new positions – all told, deals with an economic value of about \$70 million. And another victory could be coming soon, according to Brookhaven IDA CEO Lisa Mulligan: a project that's been on the back-burner "for years and years."

"They finally have their financing in place now and are looking to move forward," Mulligan said. "I think that's a good indicator the economy is getting better."

Nassau IDA Executive Director Joseph Kearney agreed that an improving economy seems to be pushing more Long Island companies to seek IDA benefits for expansions or relocations, noting his agency has been meeting with a Chicago-based company that's close to relocating its corporate headquarters – and 300 associated jobs – to Long Island's western county.

Aside from the improving economy, Kearney said other external factors will play a part in 2014 – particularly, the policies and politics of New York City's new mayor, Bill de Blasio.

"We're getting folks from New York City calling us, some of whom have mentioned that they feel the need to look elsewhere for their business because of the current situation in New York City," Kearney said. "If that's the case, we're not about to look a gift horse in the mouth."

Callegari can be reached at john.callegari@libn.com.

Drinks: A not-so-happy hour

From 5A

the law, the only drink specials allowed by the Liquor Authority are "two-for-one deals, half-price and other such specials where the price of a drink is not lower than one-half of the premise's normal or regular price for the same drink."

This immediately put not only bottomless brunches in the crosshairs, but dozens of other unlimited-drink specials bars and restaurants occasionally offer to drum up business – for instance, "ladies drink free" nights popular at many establishments.

The alliance's press release quickly went viral, making the rounds on social media and various food-and-drink-themed websites. Jezebel.com, a celebrity-fashion-advice website catering primarily to women, decried it as "the death of weekend happiness."

The panic prompted the Liquor Authority to issue a clarifying statement, citing "a limited exception in the statute when the service of alcohol is incidental to the event, such as in the case of certain brunch specials."

Crisis averted. Possibly.

While New York City, by far, hosts the most regional bottomless brunches, a few do exist on Long Island. The Garden City Hotel's Polo Lounge, for example, offers brunch specials on Sunday, serving guests unlimited mimosas and bloody Marys. Officials for Polo Lounge declined to comment for this story.

That should still be OK – the Liquor Authority's clarification appears to have spared brunch specials. But other unlimited drink offers during New Year's Eve parties, ladies nights, wing-and-beer specials and other promotional events are still hanging in limbo.

Mario Saccante, executive vice president of the Long Island chapter of the New York State Restaurant Association, said he interprets the law to mean all those non-brunch events are illegal.

"Technically, those are outlawed," Saccante said. "New Year's Eve is a special occasion where they don't get bothered because everybody does it, but otherwise the law technically states the days of unlimited drink specials are over."

That's one interpretation. But Steve Haweeli, founder and president of East Hampton-based WordHampton Public Relations, which works with many Long Island restaurants, said his clients haven't expressed much concern about the Liquor Authority stipulation.

"It's a non-story to them," Haweeli said.

So, what's OK and what isn't? It's not as black-and-white as you might think.

Liquor Authority spokesman William Crowley said the authority often considers events on a case-by-case basis to determine what is and isn't a legal drink special. Two major indicators, Crowley noted, are whether the event is just an excuse for people to get drunk and how much negative attention the event is producing.

"We're going to police the way we always have," he said. "Sunday brunch and that sort of thing is not high on our radar because we don't receive a lot of complaints or police incident reports about it. We have bigger things going on than cracking down on Sunday brunches."

According to Crowley, New Year's Eve parties are OK, too, and unlimited wings-and-beer specials would likely be OK because they incorporate food. But ladies' night specials, where women drink free and liberally, will likely be deemed over the line.



"The law provides the Liquor Authority with the discretion to permit specials where serving alcohol is purely an accompaniment to a meal, while prohibiting specials that simply promote excessive drinking," Crowley said. "But even under these limited exceptions, licensees still have a legal obligation not to over-serve patrons."

Callegari can be reached at john.callegari@libn.com.



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